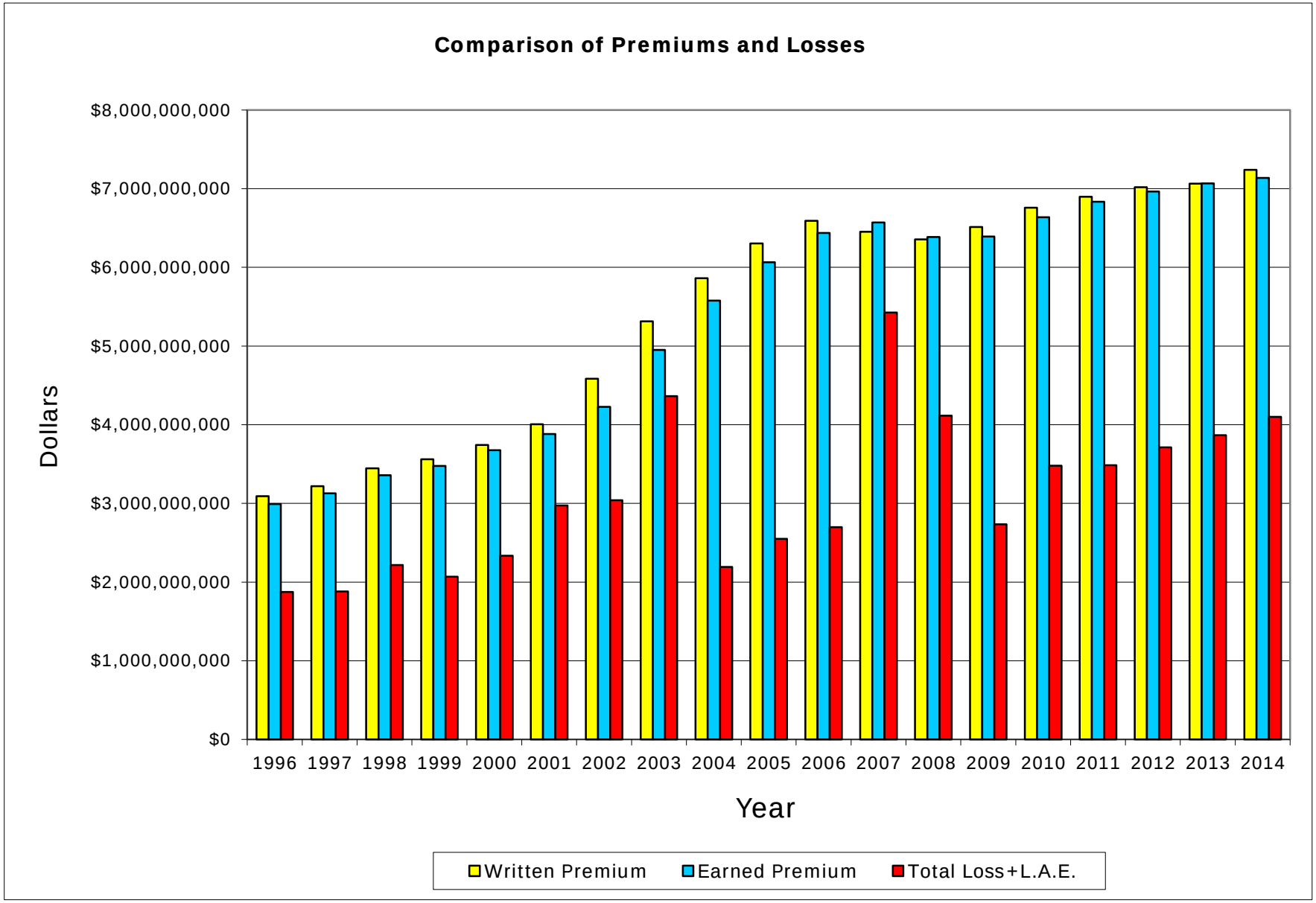
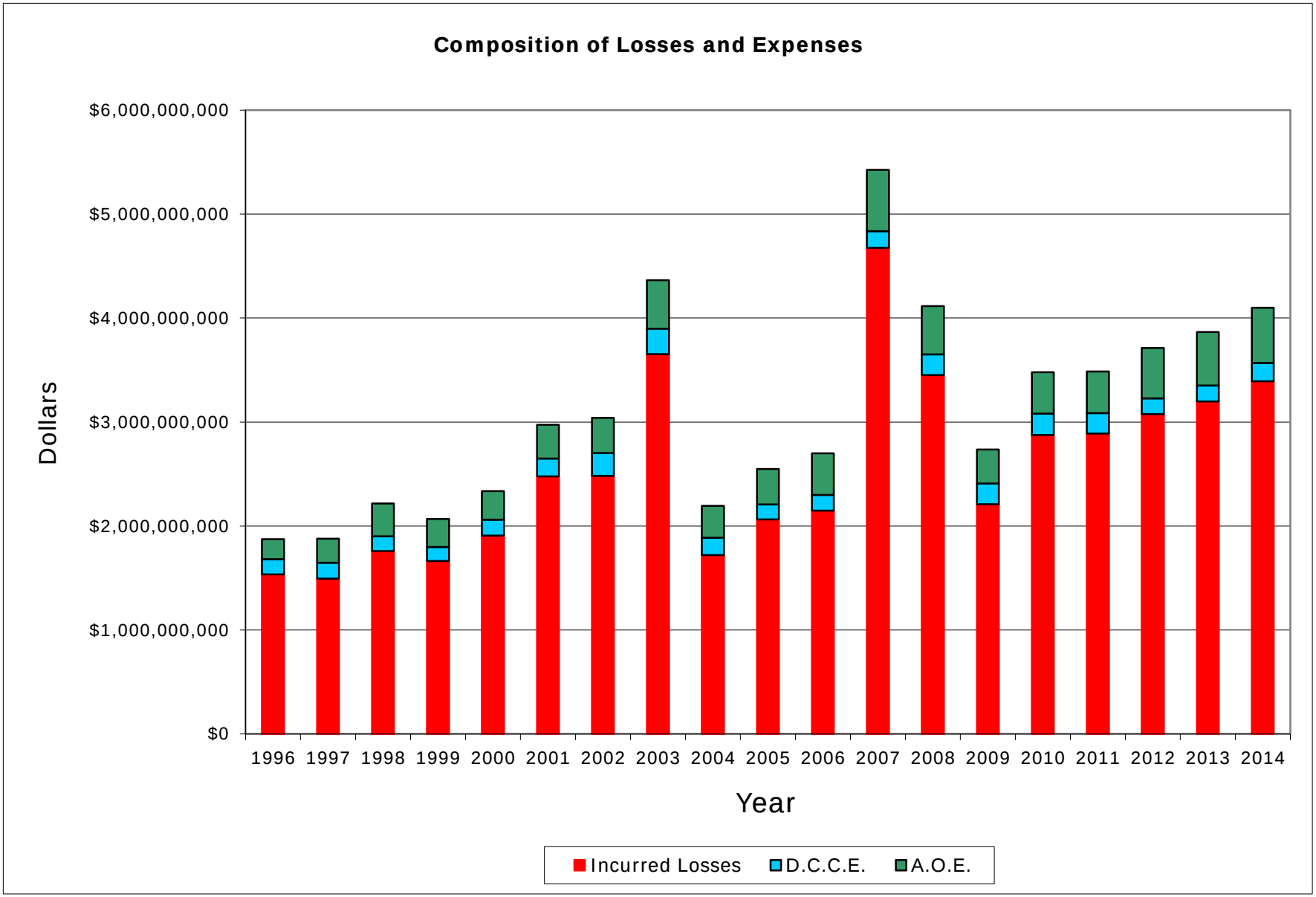
Homeowners Data
California Statewide Total

Graph 1.a.



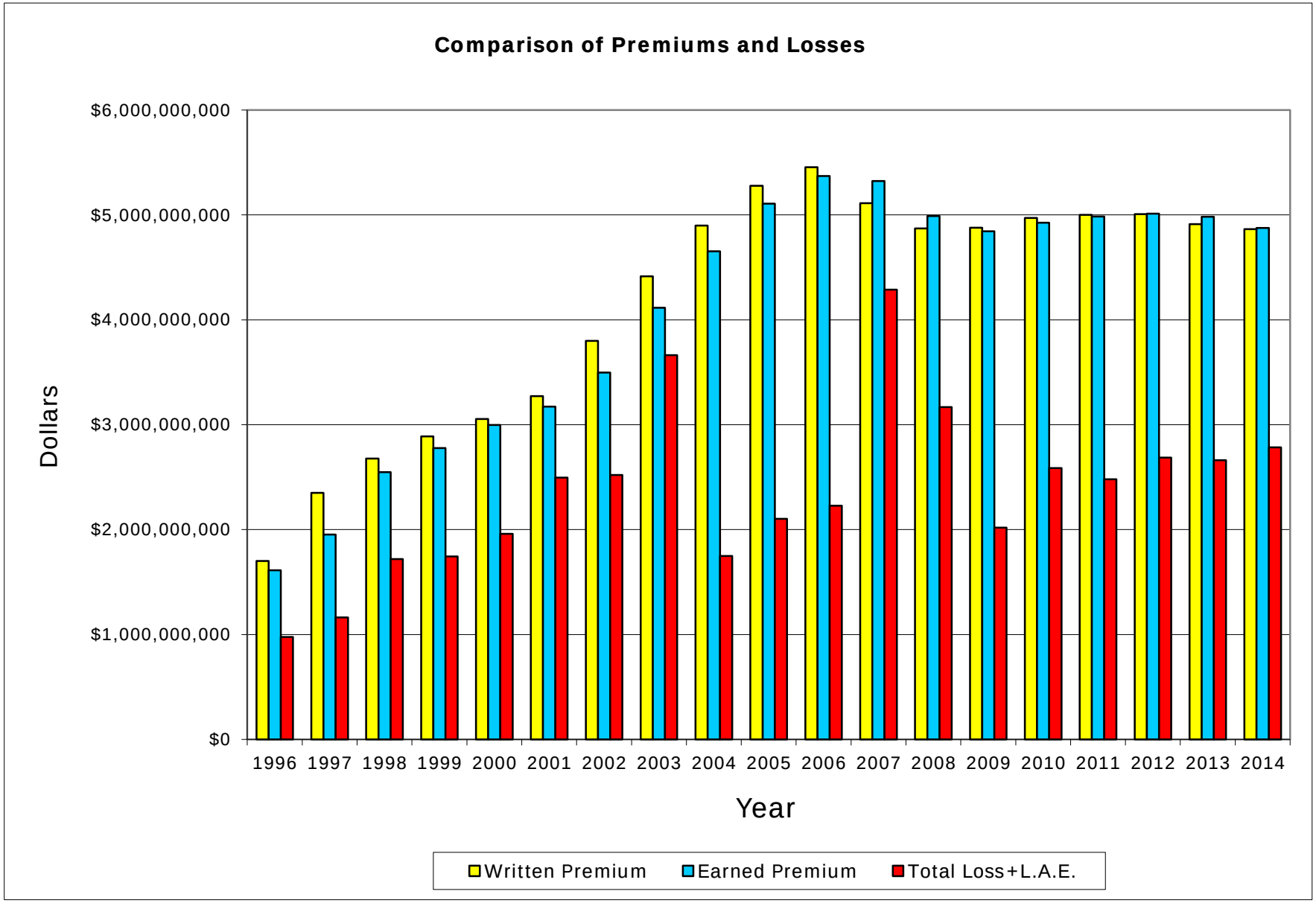
Homeowners Data
California Statewide Total

Graph 1.b.



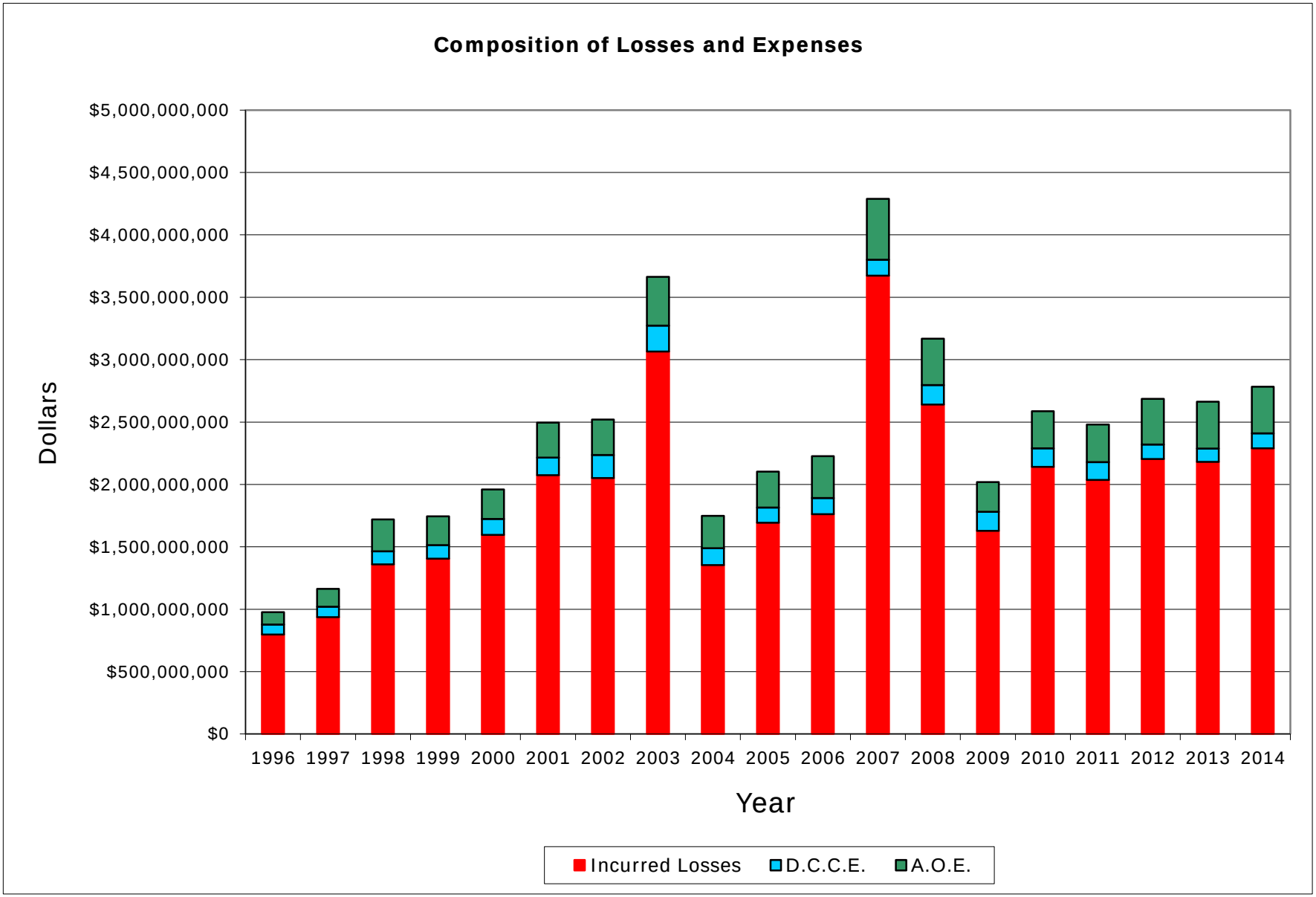
Homeowners Data
Selected 20 Aggregate

Graph 2.a.



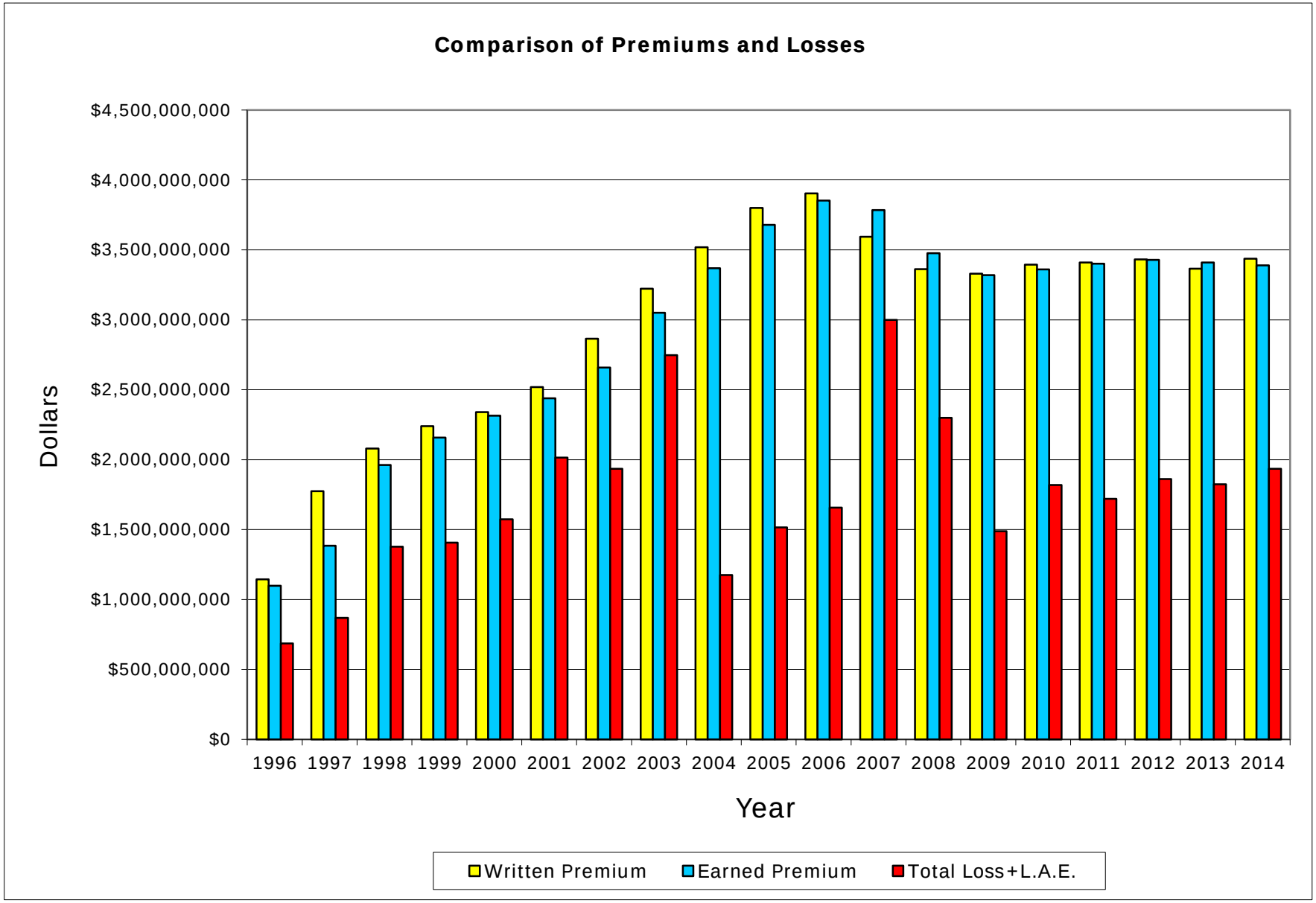
Homeowners Data
Selected 20 Aggregate

Graph 2.b.



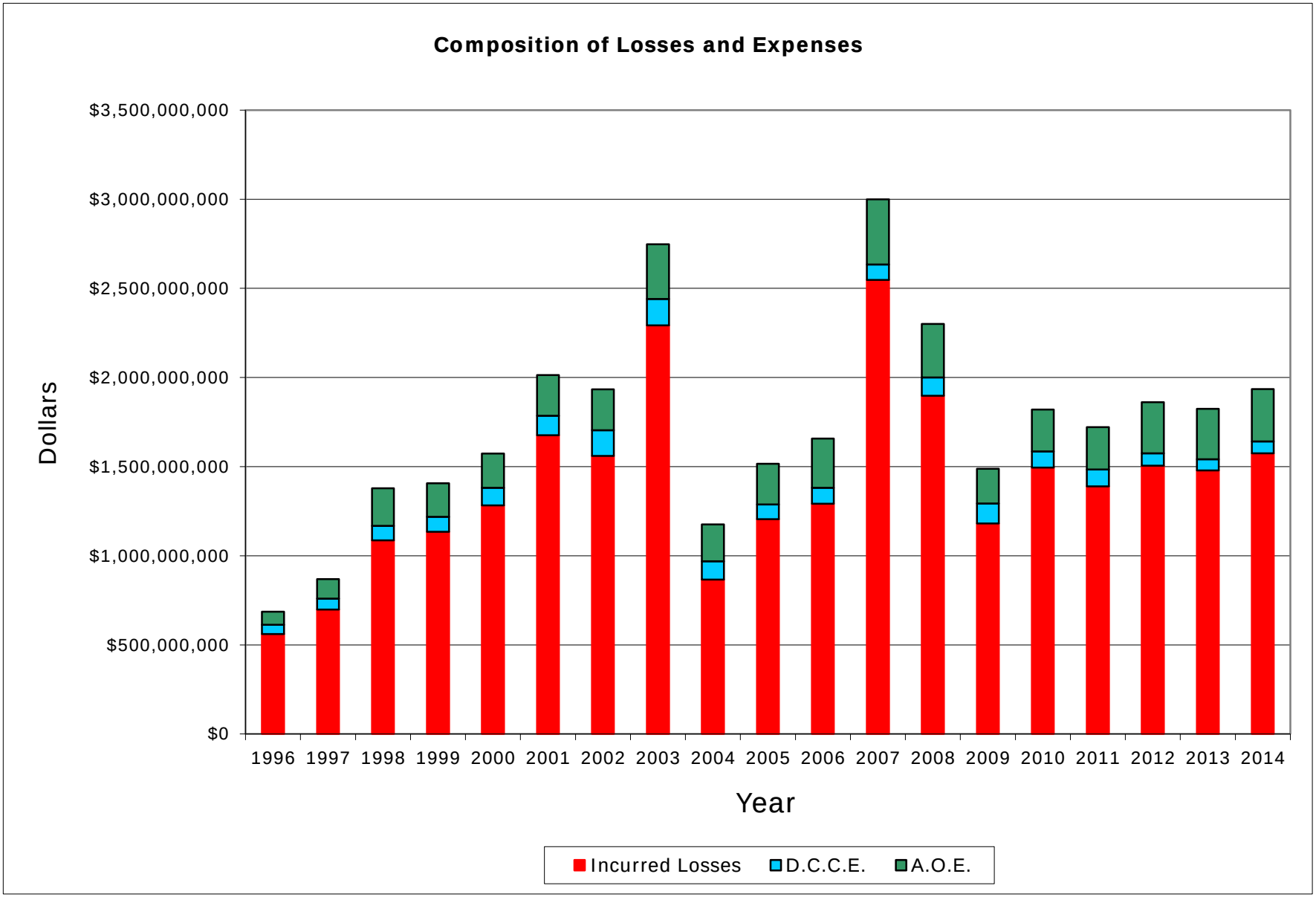
Homeowners Data
Top 5 Aggregate

Graph 3.a.



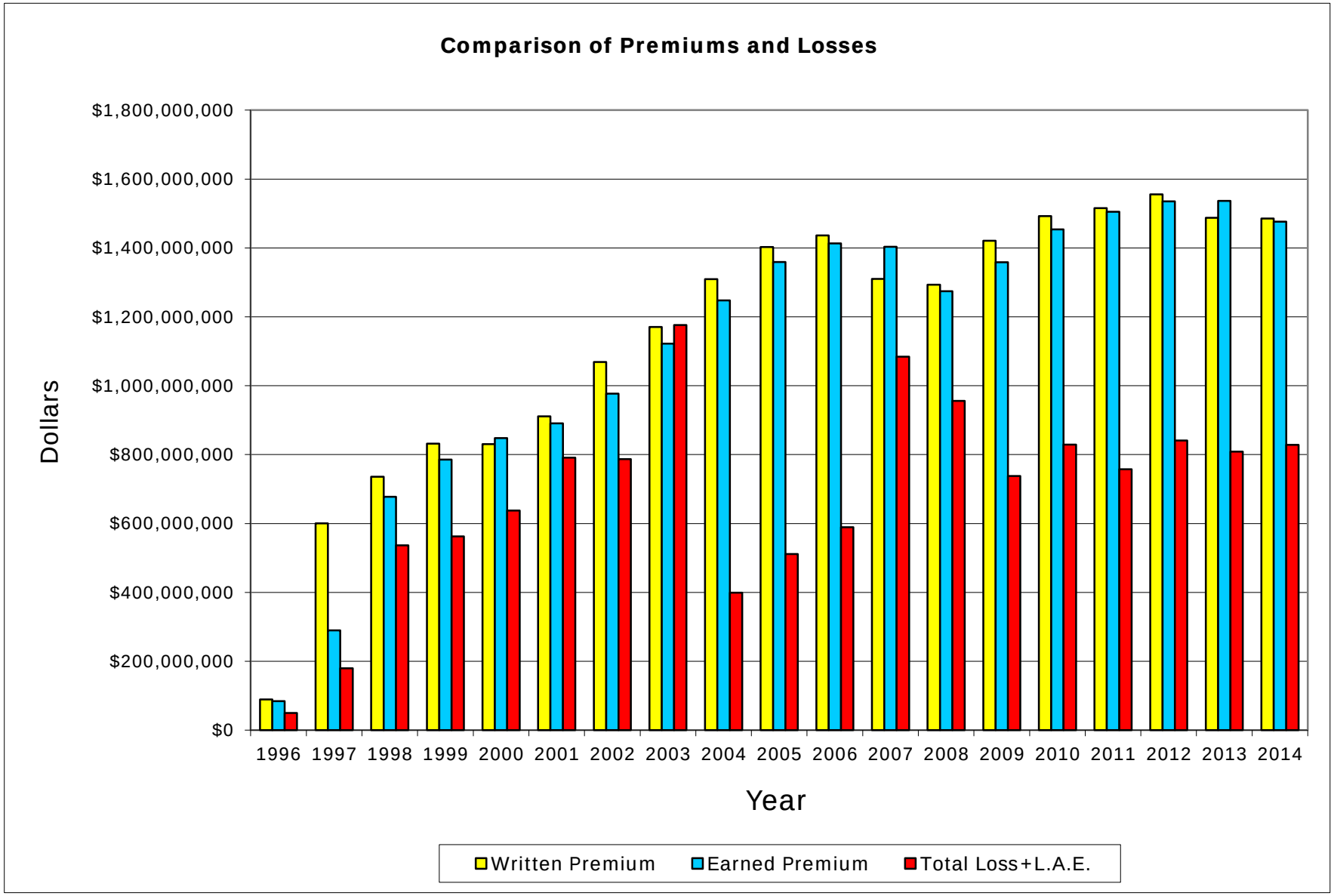
Homeowners Data
Top 5 Aggregate

Graph 3.b.



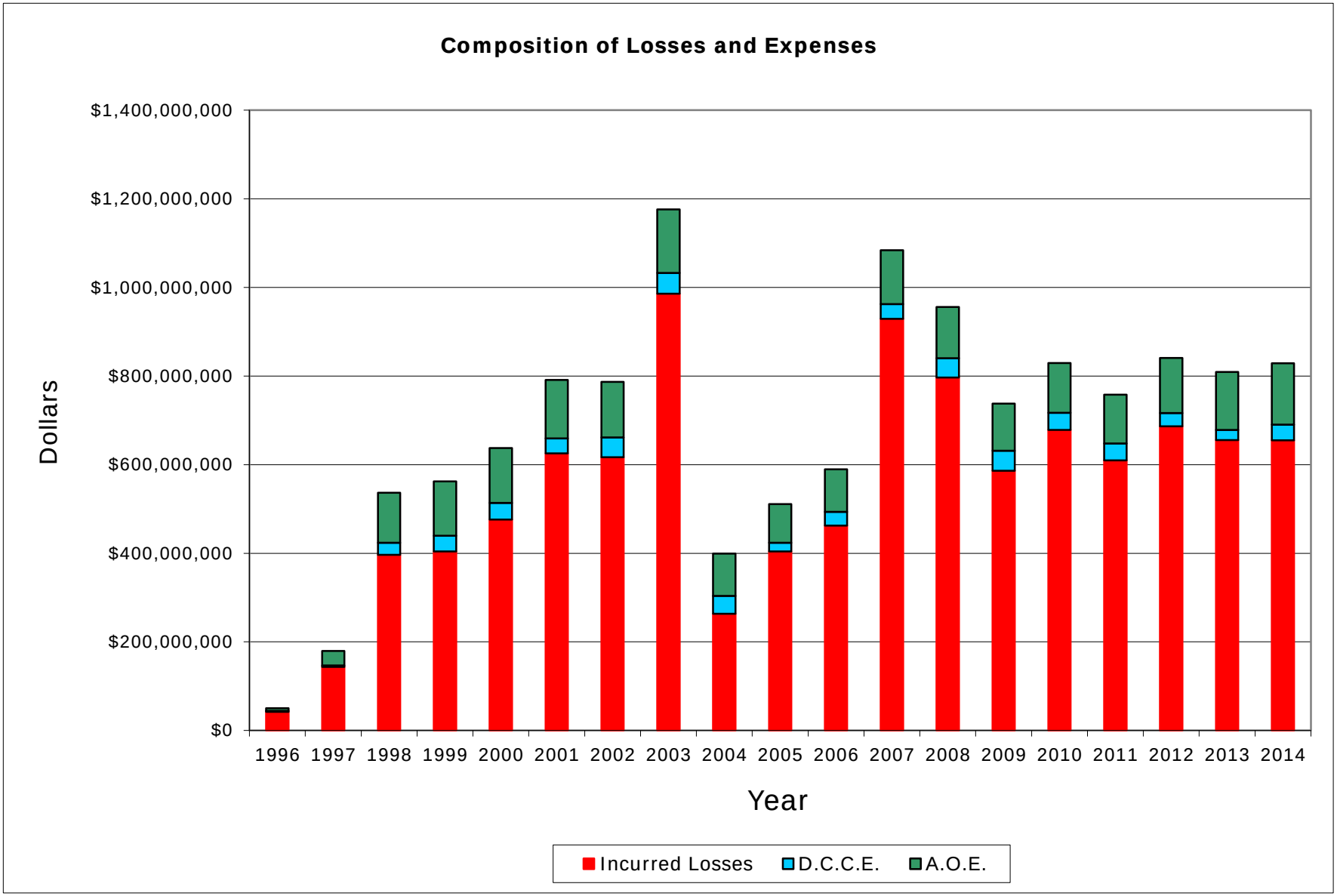
Homeowners Data
State Farm Gen Ins Co
NAIC #25151

Graph 3.1.a.



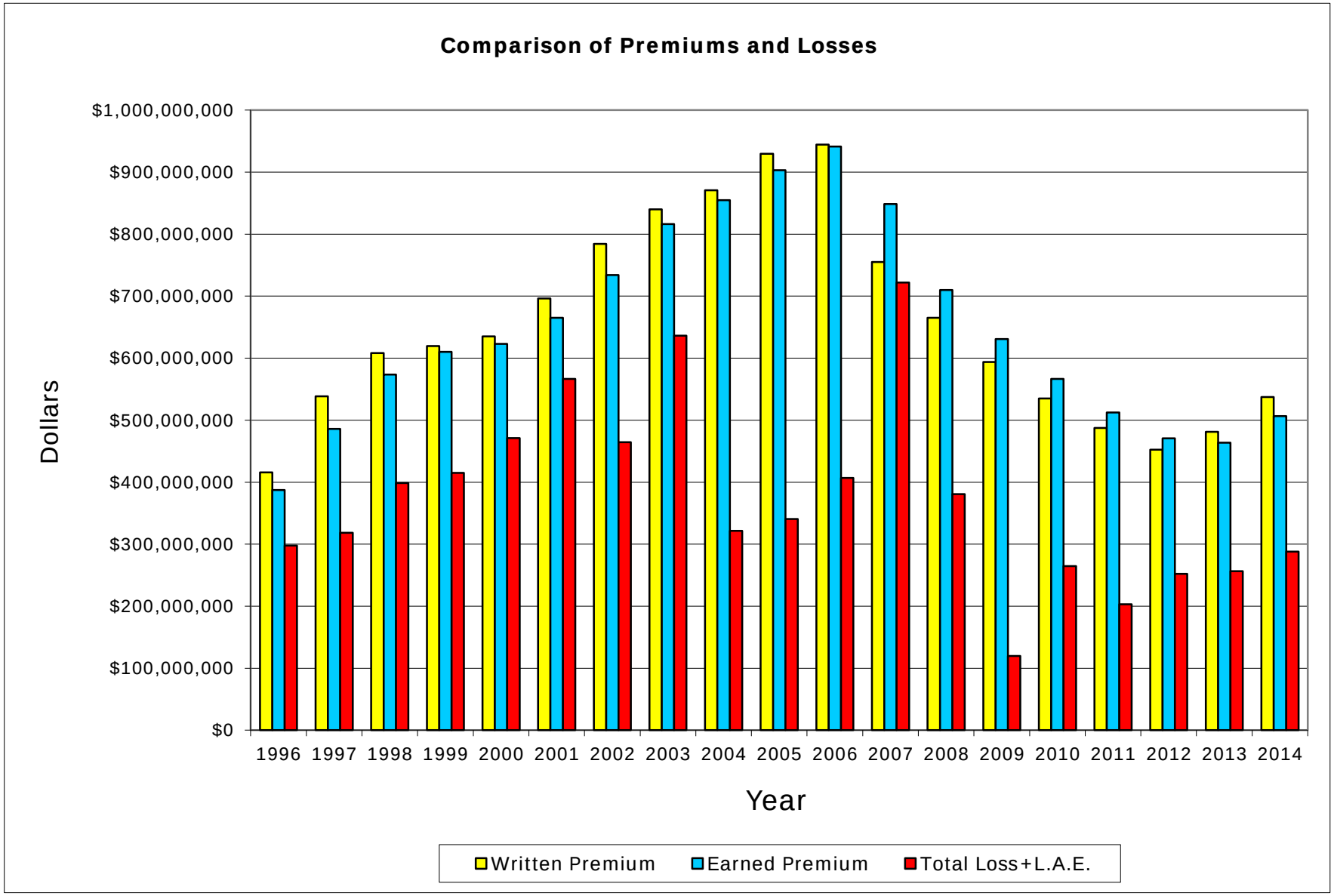
Homeowners Data
State Farm Gen Ins Co
NAIC #25151

Graph 3.1.b.



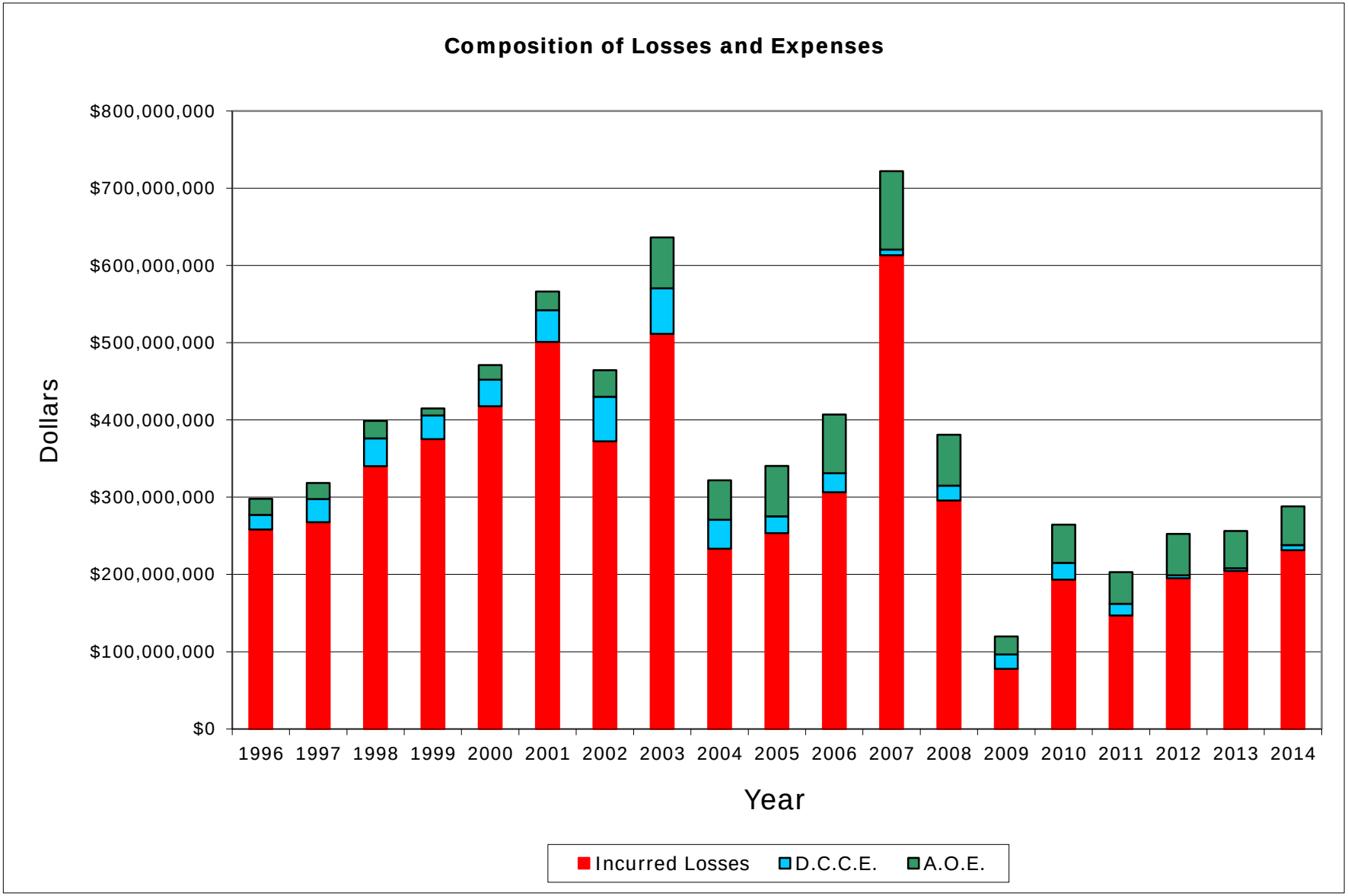
Homeowners Data
Fire Ins Exch
NAIC #21660

Graph 3.2.a.



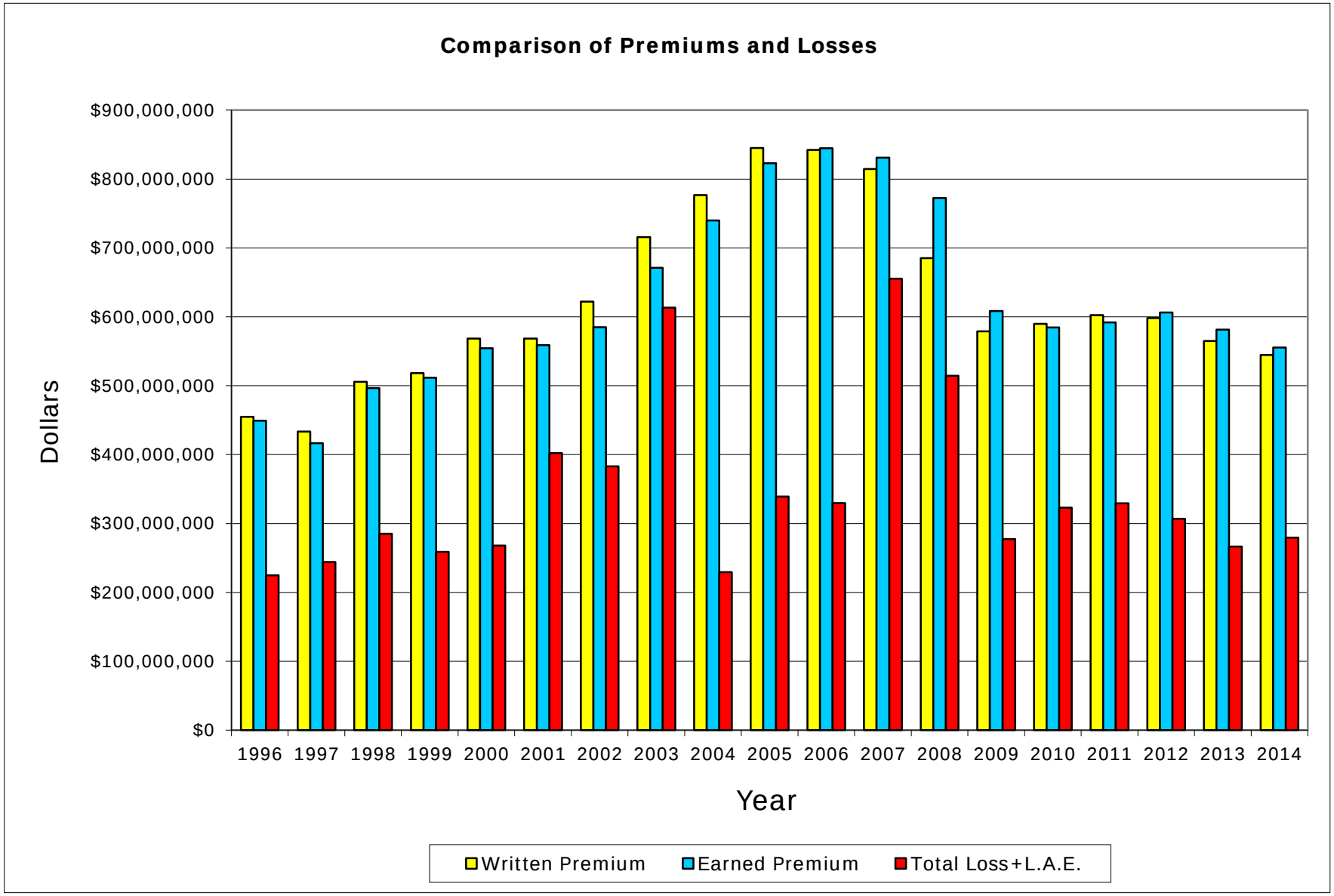
Homeowners Data
Fire Ins Exch
NAIC #21660

Graph 3.2.b.



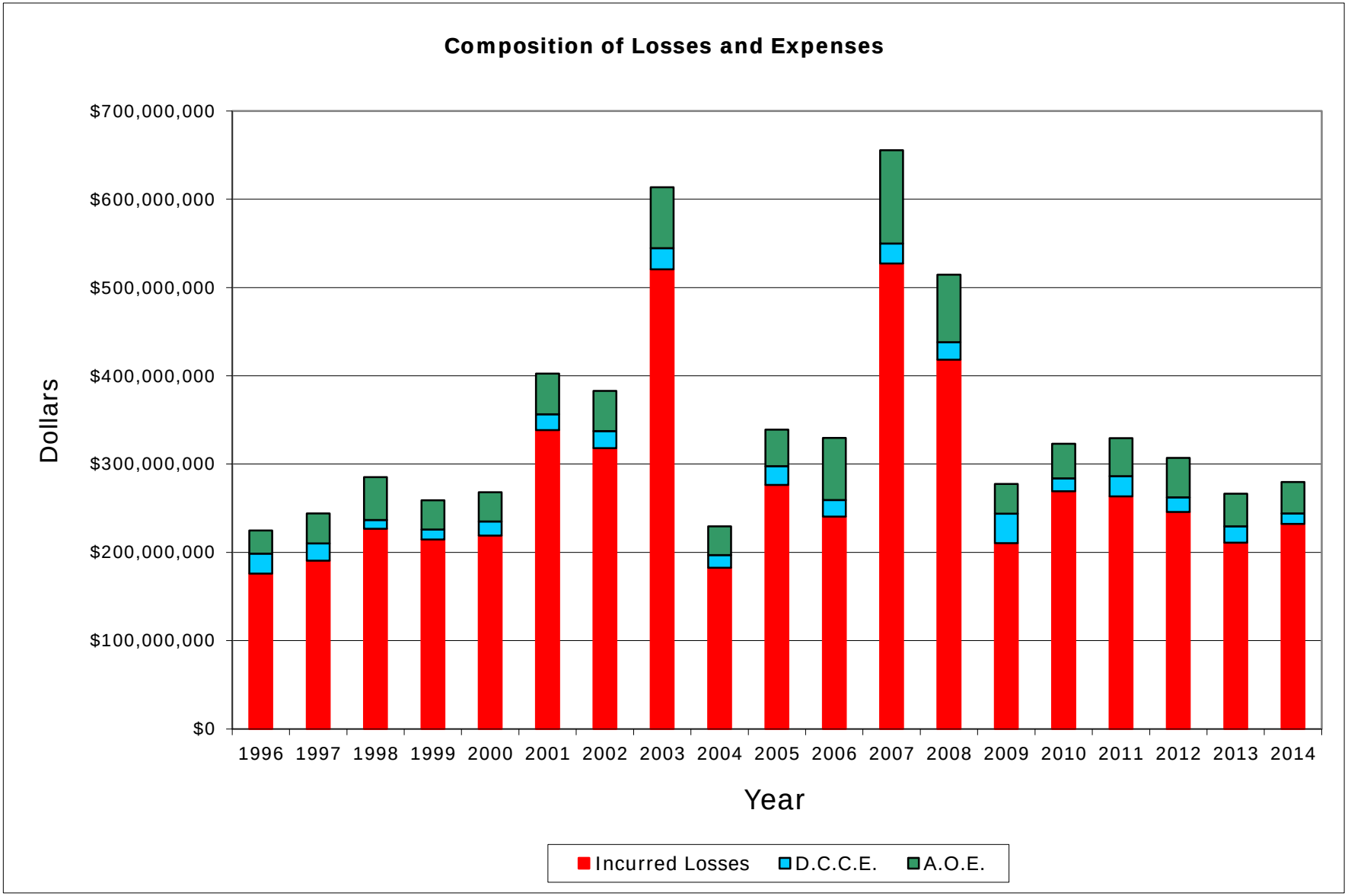
Homeowners Data
Allstate Ins Co
NAIC #19232

Graph 3.3.a.



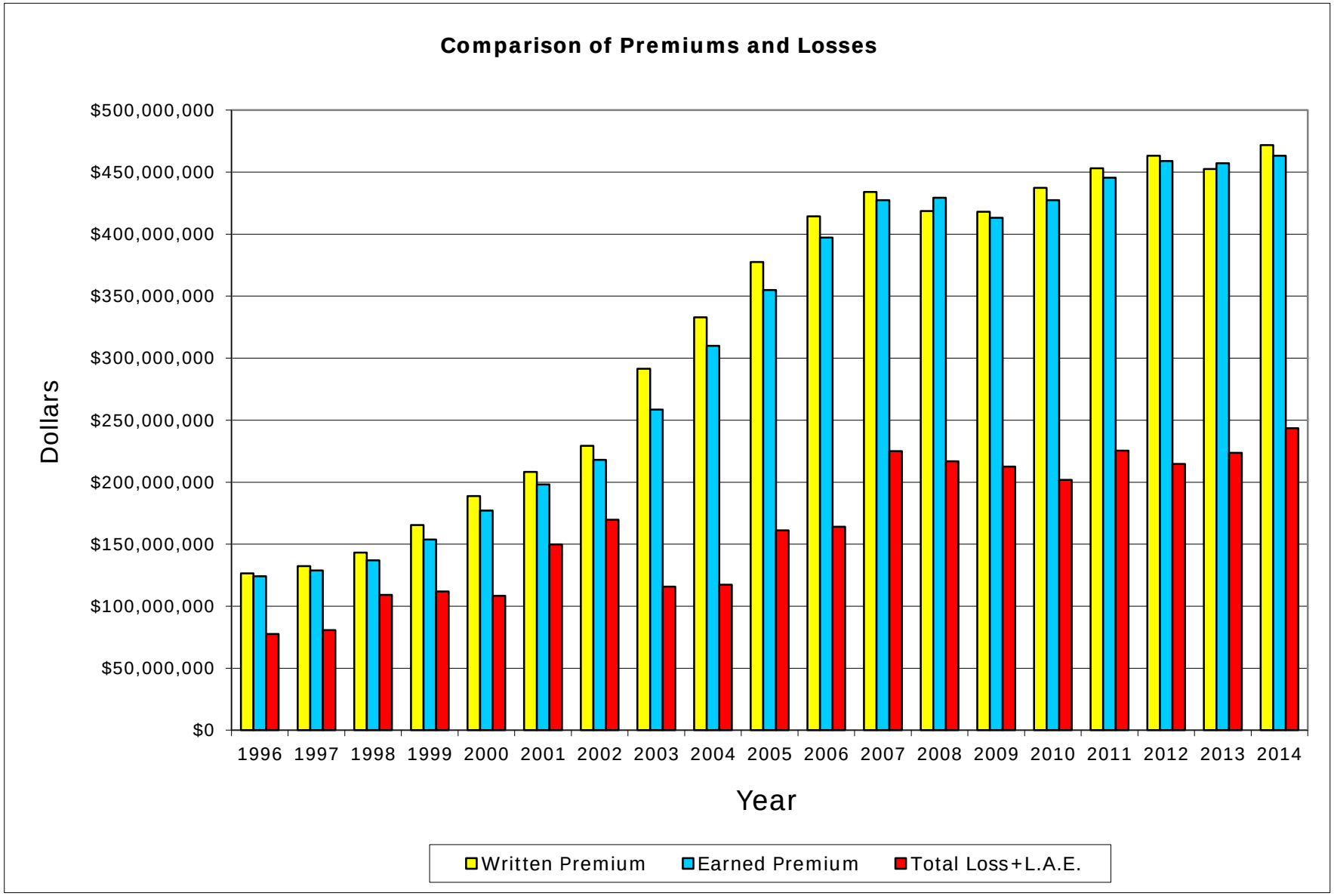
Homeowners Data
Allstate Ins Co
NAIC #19232

Graph 3.3.b.



Homeowners Data
CSAA Ins Exch
NAIC #15539

Graph 3.4.a.

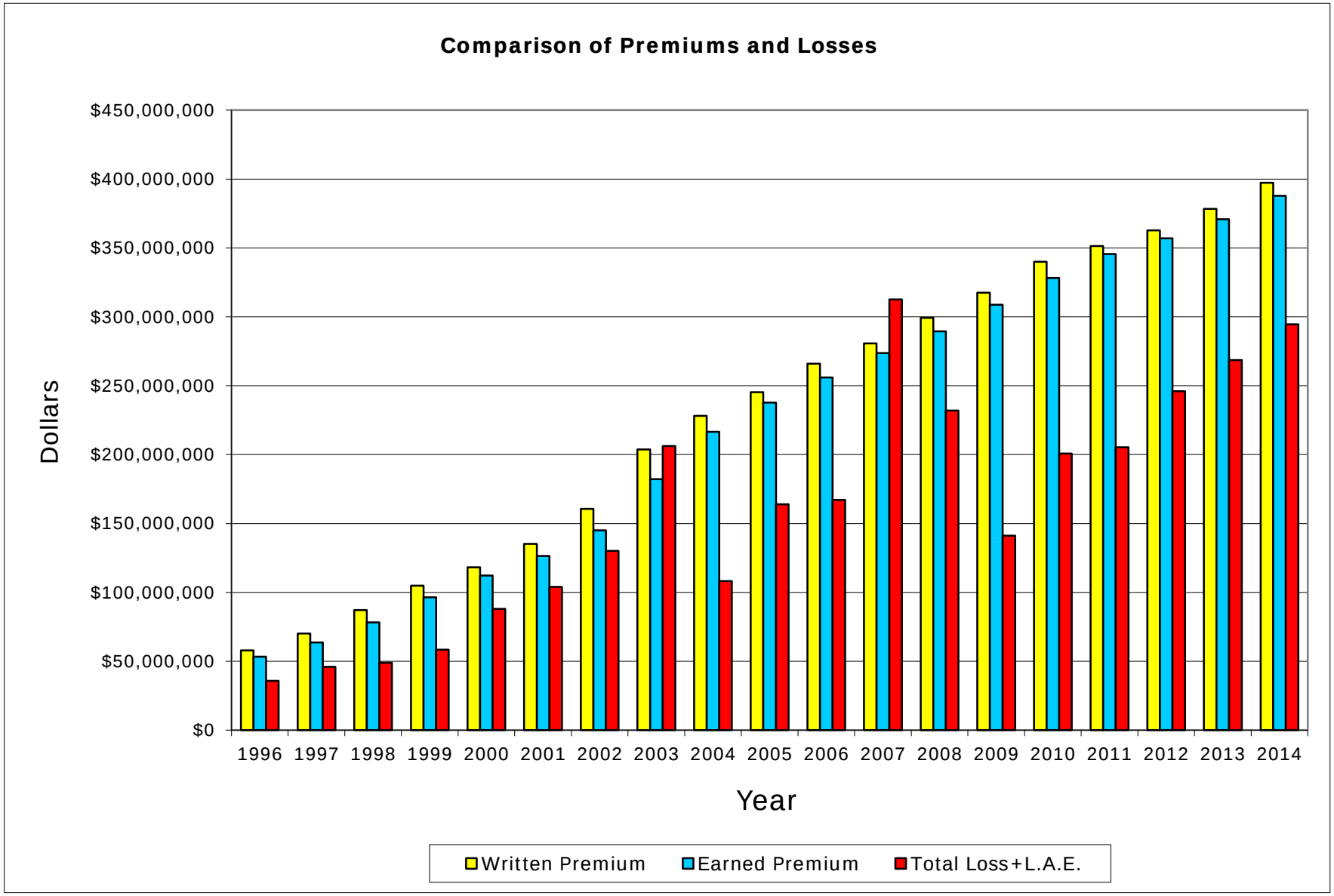


Homeowners Data
CSAA Ins Exch
NAIC #15539

Graph 3.4.b.

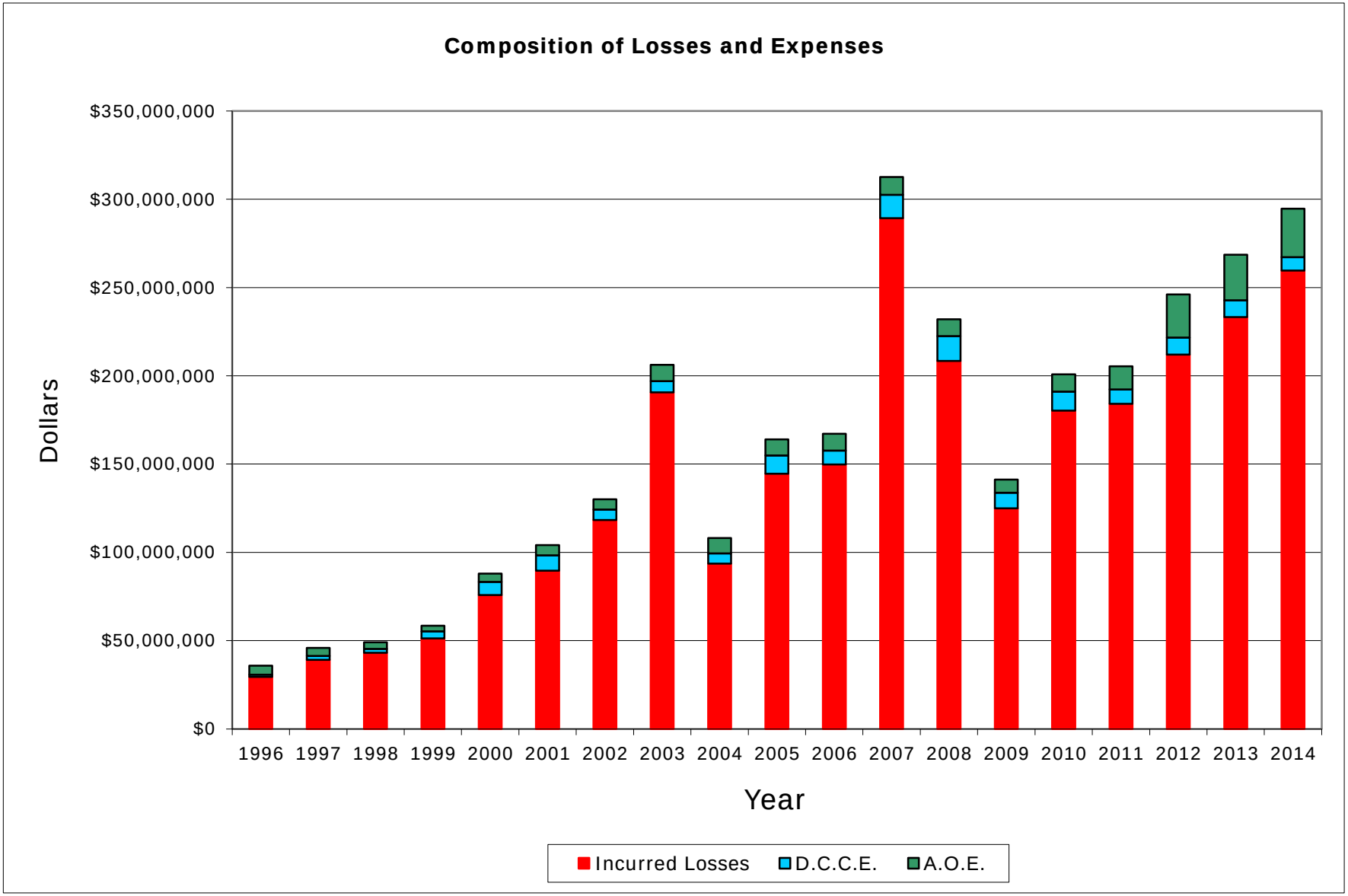
Homeowners Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.5.a.



Homeowners Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.5.b.



CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

WRITTEN PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	89,075,628	600,645,568	735,902,930	831,858,754	830,221,123	911,279,514	1,068,809,758	1,170,526,471	1,309,339,550	1,402,353,948	1,436,030,372	1,310,195,979	1,293,201,925	1,421,167,735	1,492,193,279	1,515,373,625	1,555,279,663	1,487,506,177	1,485,730,133	21,946,692,132
21660	Fire Ins Exch	415,692,948	538,518,900	608,149,743	619,380,484	635,113,422	696,279,003	784,273,080	840,220,630	871,003,388	929,813,959	944,472,433	755,104,228	665,086,943	593,881,563	534,824,667	487,619,667	452,520,475	481,231,078	537,230,726	12,390,417,337
19232	Allstate Ins Co	454,687,378	433,547,259	505,634,628	518,162,878	568,462,602	568,573,559	622,008,756	715,550,735	776,590,931	844,938,089	842,354,375	814,428,994	685,323,962	579,023,668	589,780,699	602,487,410	598,120,164	565,030,439	544,729,126	11,829,435,652
15539	CSAA Ins Exch	126,541,231	132,308,944	143,291,568	165,525,195	188,869,064	208,229,733	229,270,944	291,557,675	333,027,654	377,587,062	414,417,030	434,003,981	418,615,774	418,122,380	437,381,396	453,219,601	463,206,874	452,486,738	471,832,147	6,159,494,991
15598	Interins Exch Of The Automobile Club	57,904,539	70,228,434	87,170,745	104,927,477	118,289,362	135,243,663	160,563,975	203,817,515	228,130,725	245,336,193	266,029,053	280,637,648	299,242,266	317,512,083	339,934,860	351,309,639	362,695,521	378,452,980	397,363,319	4,404,789,997
11908	Mercury Cas Co	5,232,872	8,741,761	10,510,767	19,709,390	41,251,289	63,205,604	94,270,518	126,726,606	150,022,338	175,053,935	196,753,111	204,286,212	196,542,677	196,090,764	209,195,936	222,575,616	241,949,546	252,687,842	265,831,649	2,680,638,433
25941	United Serv Automobile Assn	92,460,059	93,767,245	95,998,865	98,030,411	103,510,453	110,178,116	117,115,015	129,370,448	150,805,514	161,901,367	167,025,574	156,105,443	160,168,221	171,617,383	178,550,312	181,835,174	160,556,789	162,752,068	163,188,464	2,654,936,921
19100	Amco Ins Co	23,748,097	27,256,723	31,609,446	49,911,350	60,490,789	72,992,429	87,206,339	108,549,409	118,895,014	132,306,836	146,149,989	145,349,343	150,029,214	155,207,492	162,213,345	157,966,401	158,148,612	163,529,386	169,818,232	2,121,378,446
25968	USAA Cas Ins Co	34,014,423	38,118,981	43,282,469	49,354,962	56,860,564	64,714,594	75,137,256	91,252,935	112,478,760	124,808,994	127,905,265	116,013,944	121,835,470	132,927,591	140,283,335	144,596,267	133,283,216	139,102,368	139,130,931	1,885,102,325
23035	Liberty Mut Fire Ins Co	25,415,249	27,614,006	28,873,265	28,466,272	31,008,608	33,830,767	41,898,199	56,790,303	106,746,733	120,555,155	128,774,902	134,873,074	138,822,448	145,521,738	145,567,215	153,430,447	162,089,437	150,296,084	(2,671,740)	1,657,902,162
21873	Firemans Fund Ins Co	73,337,245	74,715,704	77,396,305	74,716,810	74,516,030	78,767,836	78,805,910	96,066,812	103,363,924	115,340,448	126,527,278	132,823,580	132,160,894	135,940,970	128,307,578	115,534,237	109,312,203	106,175,134	109,178,357	1,942,987,255
26905	Century Natl Ins Co	78,257,976	84,142,952	80,516,685	73,489,417	68,002,356	59,126,039	64,536,134	86,102,942	95,925,957	90,075,564	82,726,028	74,260,785	67,294,021	61,807,646	54,349,356	49,193,464	48,904,321	47,707,971	47,010,213	1,313,429,827
37850	Pacific Specialty Ins Co	26,393,315	19,286,394	16,006,257	22,891,404	24,000,969	25,325,465	60,509,327	97,337,400	94,452,078	83,340,879	71,884,139	69,405,907	76,717,131	82,922,453	93,839,215	101,040,451	106,421,860	114,746,848	127,195,263	1,313,716,755
36161	Travelers Prop Cas Ins Co	25,419,747	24,247,160	28,203,220	29,283,592	28,113,381	27,673,933	29,642,290	46,434,045	66,860,114	80,483,461	91,730,979	95,289,023	86,372,893	79,427,782	74,064,585	67,285,186	57,286,834	7,233,805	89,922	945,141,952
24740	Safeco Ins Co Of Amer	91,949,709	93,706,424	97,913,511	105,130,442	108,373,777	61,029,619	68,005,609	74,659,269	79,690,507	79,397,155	78,919,034	68,038,275	70,081,862	73,295,453	74,116,239	74,645,869	72,855,351	71,991,439	71,063,155	1,514,862,699
34525	First Amer Specilaty Ins Co	6,803,568	4,429,179	4,625,464	6,031,379	6,486,518	8,749,446	52,178,588	83,854,880	77,730,542	70,587,412	70,659,542	62,723,347	54,197,121	47,970,546	44,378,377	42,616,958	41,763,506	41,315,183	42,048,334	769,149,890
42579	Allied Prop & Cas Ins Co	16,754,455	18,199,860	18,256,614	22,374,945	31,902,400	30,246,461	34,961,775	49,116,057	57,503,665	65,060,102	68,589,620	63,700,262	63,802,425	65,738,242	63,166,980	61,616,464	62,441,067	65,138,941	67,089,494	925,659,829
39012	Safeco Ins Co Of IL	6,863,161	7,150,440	8,621,609	10,226,626	21,488,271	54,898,171	59,255,193	63,231,547	66,392,803	65,001,141	64,738,972	56,725,880	59,380,859	62,727,301	63,581,255	64,877,506	61,094,404	58,265,042	55,605,842	910,126,023
20281	Federal Ins Co	31,167,957	31,114,530	31,117,635	32,219,345	30,654,444	33,095,806	37,574,132	43,242,293	53,421,579	61,602,725	71,061,199	76,580,754	70,844,567	75,081,835	83,431,602	92,384,529	103,002,067	112,994,937	120,726,200	1,191,318,136
30104	Hartford Underwriters Ins Co	20,398,765	22,833,138	23,753,060	25,802,470	27,494,558	29,355,308	32,843,742	40,054,414	45,231,817	51,002,837	57,226,746	61,248,392	61,471,634	62,217,771	61,187,519	60,105,384	56,711,594	52,138,337	51,768,164	842,845,650
	Sub Total	1,702,118,322	2,350,573,602	2,676,834,786	2,887,493,603	3,055,109,980	3,272,795,066	3,798,866,540	4,414,462,386	4,897,613,593	5,276,547,262	5,453,975,641	5,111,795,051	4,871,192,307	4,878,202,396	4,970,347,750	4,999,713,895	5,007,643,504	4,910,782,797	4,863,957,931	79,400,026,412
	% of California Total	55.08%	73.01%	77.68%	81.11%	81.65%	81.70%	82.86%	83.08%	83.54%	83.69%	82.74%	79.21%	76.64%	74.90%	73.56%	72.49%	71.35%	69.52%	67.19%	76.33%
	Remainder of California	1,388,053,736	869,099,461	769,014,579	672,606,992	686,392,087	733,040,474	785,617,041	899,052,305	965,079,760	1,028,629,160	1,137,936,875	1,341,293,149	1,484,788,562	1,635,164,901	1,786,802,150	1,897,082,302	2,010,400,049	2,153,204,321	2,375,260,119	24,618,518,023
	California Total Written Premium	3,090,172,058	3,219,673,063	3,445,849,365	3,560,100,595	3,741,502,067	4,005,835,540	4,584,483,581	5,313,514,691	5,862,693,353	6,305,176,422	6,591,912,516	6,453,088,200	6,355,980,869	6,513,367,297	6,757,149,900	6,896,796,197	7,018,043,553	7,063,987,118	7,239,218,050	104,018,544,435
	Countrywide Total Written Premium	27,375,160,000	29,117,151,000	30,959,589,000	32,555,097,000	34,694,915,000	37,555,797,000	43,131,450,000	48,828,578,000	53,356,876,000	57,960,863,000	61,296,242,000	63,821,688,000	65,812,541,000	68,324,430,000	71,809,560,000	74,569,885,000	78,708,057,000	81,942,637,000	86,786,883,000	1,048,607,399,000
	Ratio of CA W.P. / CW W.P.	11.29%	11.06%	11.13%	10.94%	10.78%	10.67%	10.63%	10.88%	10.99%	10.88%	10.75%	10.11%	9.66%	9.53%	9.41%	9.25%	8.92%	8.62%	8.34%	9.92%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

EARNED PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	84,388,878	290,131,482	677,292,249	785,397,886	848,251,066	890,472,054	977,350,095	1,121,954,641	1,247,604,635	1,359,374,381	1,413,053,990	1,403,170,777	1,274,084,941	1,358,179,309	1,453,908,717	1,504,918,421	1,535,113,356	1,536,606,772	1,476,593,533	21,237,847,183
21660	Fire Ins Exch	387,406,343	485,814,110	573,665,727	610,201,664	623,018,758	664,980,050	733,889,786	816,186,516	854,765,587	903,272,630	941,446,866	848,645,488	709,736,084	630,846,644	566,690,847	512,554,321	470,806,367	463,601,945	506,698,749	12,304,228,482
19232	Allstate Ins Co	449,078,082	416,469,394	496,465,901	511,622,475	554,295,647	559,104,559	585,084,472	671,245,446	740,039,941	823,063,080	844,674,220	831,025,374	772,667,666	608,264,780	584,511,693	591,844,890	606,399,989	581,484,844	555,634,680	11,782,977,133
15539	CSAA Ins Exch	124,148,456	128,859,260	137,069,023	153,751,982	177,213,106	198,121,461	218,080,591	258,481,558	309,906,964	355,013,834	397,226,619	427,458,083	429,423,101	413,206,981	427,350,541	445,577,822	458,895,158	457,165,062	463,223,697	5,980,173,299
15598	Interins Exch Of The Automobile Club	53,268,440	63,750,805	78,237,324	96,418,536	112,337,720	126,510,286	144,980,676	182,245,837	216,628,792	237,720,029	256,009,480	273,761,810	289,544,210	308,725,195	328,144,411	345,600,158	356,973,543	370,870,361	387,845,429	4,229,573,042
11908	Mercury Cas Co	5,048,088	7,171,035	9,522,791	14,723,453	30,219,046	52,885,099	79,475,250	111,935,390	137,746,426	161,842,012	185,769,726	201,094,587	201,284,110	193,267,382	202,409,931	216,056,038	232,255,871	248,669,908	261,051,743	2,552,427,886
25941	United Serv Automobile Assn	90,539,693	93,359,785	94,690,755	96,693,751	100,916,760	106,238,204	113,999,264	122,067,635	140,415,927	156,251,113	165,966,383	160,121,534	158,438,545	165,370,682	175,077,572	181,492,394	170,515,983	161,619,008	163,841,382	2,617,616,370
19100	Amco Ins Co	22,122,456	25,226,426	29,708,363	40,325,010	53,572,906	67,687,643	79,374,189	97,179,863	113,643,990	125,103,709	138,540,628	147,983,802	146,280,498	152,904,167	159,005,775	159,161,806	158,753,983	160,385,206	166,372,688	2,043,333,108
25968	USAA Cas Ins Co	31,259,302	36,111,622	40,526,895	46,139,122	53,090,201	60,296,656	70,083,947	82,289,446	101,981,141	118,690,332	128,247,340	120,707,958	119,371,531	126,553,848	136,590,521	143,319,271	138,283,932	136,194,295	141,468,324	1,831,205,684
23035	Liberty Mut Fire Ins Co	24,009,546	26,496,806	28,192,382	28,469,351	29,723,759	32,219,770	36,940,994	49,230,138	78,820,490	115,569,239	124,593,165	131,969,272	136,910,236	141,785,923	146,438,927	148,627,375	157,789,020	162,806,067	68,681,276	1,669,273,736
21873	Firemans Fund Ins Co	68,628,133	73,872,738	76,234,725	77,031,221	74,200,886	76,800,952	78,352,488	86,956,441	99,489,022	109,048,200	121,421,734	129,492,554	132,659,792	133,485,289	132,720,176	122,168,831	112,175,541	107,978,778	107,930,678	1,920,648,179
26905	Century Natl Ins Co	68,700,322	81,047,061	81,747,149	76,772,284	70,897,246	64,813,324	61,649,099	73,856,828	91,977,677	93,993,468	86,522,768	79,043,247	71,387,479	64,643,715	58,929,880	50,683,861	49,473,445	48,525,676	47,444,861	1,322,109,390
37850	Pacific Specialty Ins Co	12,880,652	24,965,597	18,075,726	20,232,910	24,072,126	24,660,042	40,396,227	84,039,738	95,056,508	88,563,404	77,416,348	68,539,150	74,216,914	79,671,833	88,751,898	98,495,748	104,007,470	110,353,559	121,856,420	1,256,252,270
36161	Travelers Prop Cas Ins Co	22,937,824	24,567,370	25,715,675	28,890,518	29,008,753	27,735,906	28,340,268	37,130,950	56,394,536	73,869,706	85,360,961	95,668,473	90,061,889	83,896,368	76,402,924	70,952,772	62,968,659	34,383,621	1,133,036	955,420,209
24740	Safeco Ins Co Of Amer	93,398,959	91,721,976	95,857,925	99,816,464	113,068,263	80,036,818	64,589,063	71,194,832	77,295,523	79,612,673	80,013,381	74,747,445	68,867,452	71,259,698	73,980,905	74,623,542	73,565,686	72,397,611	71,558,680	1,527,606,896
34525	First Amer Specilaty Ins Co	3,766,889	5,587,589	4,622,629	5,500,664	6,170,992	7,195,353	28,886,863	69,061,689	82,737,377	72,674,919	71,025,840	66,967,610	57,996,854	50,970,194	46,057,763	43,451,617	42,253,060	41,566,406	41,743,369	748,237,677
42579	Allied Prop & Cas Ins Co	14,242,587	17,667,112	17,987,236	19,638,532	27,318,410	31,585,032	31,860,561	41,714,569	53,110,879	61,326,029	66,886,552	67,158,169	62,965,363	64,971,416	64,774,536	61,897,533	62,136,590	64,113,458	65,799,593	897,154,157
39012	Safeco Ins Co Of IL	6,873,170	6,910,970	7,843,855	9,239,915	12,355,823	40,221,695	56,772,066	61,016,953	64,932,746	65,623,345	65,307,517	61,584,556	58,000,695	60,761,916	63,333,887	64,584,108	62,932,780	59,785,251	57,038,530	885,119,778
20281	Federal Ins Co	30,651,196	30,928,562	31,139,992	31,701,683	31,603,314	31,901,590	35,065,719	40,234,998	48,220,516	57,931,239	66,052,515	74,825,180	72,418,032	73,570,400	78,703,403	88,169,482	96,920,477	108,070,076	116,822,715	1,144,931,089
30104	Hartford Underwriters Ins Co	18,497,068	21,606,689	23,306,397	24,628,389	26,713,223	28,356,353	31,325,749	36,162,721	42,472,100	48,013,340	53,914,739	59,652,962	61,501,645	61,871,429	61,733,086	60,615,991	59,170,949	54,427,919	51,827,844	825,798,593
	Sub Total [2]	1,611,846,084	1,952,266,389	2,547,902,719	2,777,195,810	2,998,048,005	3,171,822,847	3,496,497,367	4,114,186,189	4,653,240,777	5,106,556,682	5,369,450,772	5,323,618,031	4,987,817,037	4,844,207,169	4,925,517,393	4,984,795,981	5,011,391,859	4,981,005,823	4,874,567,227	77,731,934,161
	% of California Total	53.86%	62.40%	75.86%	79.88%	81.53%	81.74%	82.72%	83.11%	83.42%	84.19%	83.42%	81.04%	78.10%	75.80%	74.23%	72.96%	71.97%	70.47%	68.32%	76.39%
	Remainder of California	1,381,076,448	1,176,406,864	810,996,376	699,631,655	679,346,276	708,623,313	730,311,891	836,003,739	924,845,532	958,621,825	1,067,419,301	1,245,239,418	1,398,434,739	1,546,925,243	1,709,755,515	1,847,658,978	1,951,432,642	2,086,795,119	2,260,559,413	24,020,084,287
	California Total Earned Premium	2,992,922,532	3,128,673,253	3,358,899,095	3,476,827,465	3,677,394,281	3,880,446,160	4,226,809,258	4,950,189,928	5,578,086,309	6,065,178,507	6,436,870,073	6,568,857,449	6,386,251,776	6,391,132,412	6,635,272,908	6,832,454,959	6,962,824,501	7,067,800,942	7,135,126,640	101,752,018,448
	Countrywide Total Earned Premium	26,630,751,000	28,110,783,000	29,950,174,000	31,737,392,000	33,882,470,000	36,182,711,000	40,109,563,000	45,781,232,000	50,804,432,000	55,727,931,000	58,867,146,000	62,845,565,000	65,164,568,000	66,618,562,000	69,911,994,000	72,886,025,000	76,361,052,000	80,886,709,000	84,901,760,000	1,017,360,820,000
	Ratio of CA E.P. / CW E.P.	11.24%	11.13%	11.21%	10.95%	10.85%	10.72%	10.54%	10.81%	10.98%	10.88%	10.93%	10.45%	9.80%	9.59%	9.49%	9.37%	9.12%	8.74%	8.40%	10.00%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	50,107,882	179,490,918	536,496,627	562,327,813	637,473,476	791,438,228	786,935,871	1,175,911,639	399,355,860	511,113,347	589,546,114	1,084,211,652	956,165,120	737,639,277	829,392,867	757,854,820	840,881,047	809,027,541	828,668,019	13,064,038,118
21660	Fire Ins Exch	297,777,525	318,321,928	398,667,851	414,986,880	471,153,487	566,371,125	464,353,048	636,201,729	321,714,424	340,510,897	407,028,567	721,956,416	380,681,099	119,594,351	264,530,221	203,023,712	252,355,656	256,295,170	288,190,341	7,123,714,427
19232	Allstate Ins Co	224,797,250	244,127,238	285,195,505	258,866,476	268,111,773	402,434,029	382,996,695	613,412,646	229,460,272	339,109,698	329,612,039	655,535,059	514,403,798	277,586,485	323,044,381	329,383,296	306,948,022	266,420,834	279,564,811	6,531,010,307
15539	CSAA Ins Exch	77,591,225	80,803,375	109,236,918	111,918,728	108,363,220	149,801,574	169,676,409	115,765,871	117,342,085	161,146,786	164,030,936	225,070,176	216,784,552	212,524,482	201,801,657	225,514,947	214,812,212	223,729,413	243,474,181	3,129,388,746
15598	Interins Exch Of The Automobile Club	35,842,606	45,921,924	49,020,935	58,465,655	87,989,042	104,069,613	130,105,547	206,259,159	108,163,609	163,955,016	167,128,593	312,550,813	231,937,950	141,218,401	200,846,729	205,347,851	246,052,452	268,615,315	294,586,865	3,058,078,076
11908	Mercury Cas Co	2,623,829	3,637,920	6,555,207	7,922,637	18,957,864	43,021,141	59,376,479	77,864,248	53,132,114	85,350,002	67,843,080	117,876,781	128,655,523	98,368,953	123,629,260	133,682,268	164,296,427	168,021,567	190,788,350	1,551,603,649
25941	United Serv Automobile Assn	55,709,064	47,403,174	57,878,198	56,168,230	60,799,778	62,808,276	78,000,745	116,653,420	72,848,872	49,714,425	62,854,273	194,999,667	92,550,789	27,954,449	80,605,077	80,938,268	88,872,745	71,885,815	87,080,908	1,445,726,176
19100	Amco Ins Co	12,121,516	14,186,768	16,333,397	22,196,438	32,477,593	50,033,583	70,567,118	101,053,582	51,871,106	58,541,069	66,643,884	105,181,150	93,764,662	64,414,896	91,144,040	95,092,657	86,630,377	91,880,478	98,901,159	1,223,035,472
25968	USAA Cas Ins Co	18,084,161	20,475,897	25,058,555	30,773,120	29,328,566	41,187,726	45,115,032	63,786,678	43,780,894	45,873,036	45,107,202	116,304,130	66,397,358	34,416,599	56,519,815	66,226,747	61,635,498	61,319,131	72,954,527	944,344,672
23035	Liberty Mut Fire Ins Co	13,103,361	15,403,915	17,484,936	16,522,387	18,658,896	28,291,723	31,397,683	55,501,760	32,209,158	38,896,425	45,123,553	161,147,507	75,448,764	18,992,947	62,219,710	42,990,403	65,152,706	76,411,001	34,326,700	849,283,535
21873	Firemans Fund Ins Co	36,881,714	26,911,979	39,955,266	33,515,533	32,805,113	42,773,948	35,552,514	46,593,524	32,493,194	50,637,366	34,755,691	94,136,384	64,995,915	48,816,692	80,836,609	53,155,423	61,465,437	57,799,569	50,133,493	924,215,364
26905	Century Natl Ins Co	49,126,326	54,909,496	54,997,772	41,881,315	34,109,273	39,756,335	50,578,456	97,276,484	54,350,901	49,676,082	37,684,301	32,197,683	38,910,094	17,846,992	20,363,835	19,542,863	25,461,512	25,694,974	23,800,120	768,164,813
37850	Pacific Specialty Ins Co	6,069,508	10,448,585	4,392,947	8,550,256	17,620,789	10,128,143	20,746,429	59,600,484	47,392,964	24,635,328	22,539,635	36,746,512	35,319,249	35,933,660	37,315,452	39,743,122	50,214,939	51,021,445	55,237,388	573,656,836
36161	Travelers Prop Cas Ins Co	13,982,576	13,643,379	21,297,586	12,521,180	15,392,220	19,902,582	20,805,133	41,349,791	23,014,480	30,797,227	32,111,807	90,625,154	61,101,822	37,636,849	20,685,227	33,878,656	25,709,418	21,005,186	(3,792,865)	531,667,407
24740	Safeco Ins Co Of Amer	48,222,991	46,198,120	56,491,818	62,149,803	72,074,456	50,825,136	34,598,443	27,544,097	18,726,153	20,949,917	21,460,313	42,908,790	27,433,643	22,135,421	30,486,755	25,634,481	33,421,208	30,360,605	39,713,716	711,335,866
34525	First Amer Specilaty Ins Co	1,211,591	1,914,627	1,896,873	1,985,920	2,947,087	5,225,445	19,428,635	89,239,890	48,526,201	37,498,856	34,289,863	46,966,856	35,165,991	21,587,829	21,122,109	23,323,409	21,262,414	22,719,958	23,424,252	459,737,807
42579	Allied Prop & Cas Ins Co	7,626,221	10,411,942	10,863,277	12,740,883	15,986,462	23,022,850	30,606,243	34,670,277	28,890,708	21,290,078	26,258,210	59,204,600	43,470,846	24,530,138	32,445,941	34,396,658	35,402,195	42,694,934	40,436,077	534,948,538
39012	Safeco Ins Co Of IL	1,878,028	2,170,763	3,310,858	4,874,375	7,207,703	29,328,031	43,767,852	37,197,451	31,129,370	28,435,743	30,976,855	38,771,933	26,717,183	32,361,913	37,365,036	35,132,463	38,126,993	30,188,400	35,213,126	494,154,078
20281	Federal Ins Co	10,624,707	16,286,456	8,472,559	11,002,813	12,494,119	15,811,689	22,226,496	37,121,371	17,757,979	20,617,223	15,042,413	97,462,343	41,649,559	15,116,557	42,717,608	42,800,451	39,058,046	46,557,046	63,056,920	575,876,351
30104	Hartford Underwriters Ins Co	12,649,649	10,616,661	15,953,876	14,609,653	15,927,538	19,940,519	23,784,362	30,990,571	17,067,543	24,261,875	26,864,291	54,476,269	37,228,090	29,703,731	29,625,463	32,453,735	28,595,622	40,963,459	38,051,741	503,764,649
	Sub Total	976,031,730	1,163,285,065	1,719,560,961	1,743,980,093	1,959,878,456	2,496,171,696	2,520,619,190	3,663,994,672	1,749,227,887	2,103,010,396	2,226,901,621	4,288,329,877	3,168,782,008	2,018,380,622	2,586,697,792	2,480,116,230	2,686,354,926	2,662,611,838	2,783,809,829	44,997,744,889
	% of California Total	52.06%	61.90%	77.56%	84.32%	83.91%	83.93%	82.90%	83.96%	79.74%	82.50%	82.52%	79.04%	77.02%	73.79%	74.33%	71.14%	72.36%	68.88%	67.90%	76.12%
	Remainder of California	898,861,443	716,051,814	497,490,184	324,252,616	375,867,883	477,963,748	519,934,813	699,779,020	444,503,186	446,044,499	471,860,862	1,137,212,158	945,318,629	716,802,556	893,098,993	1,006,114,405	1,026,319,336	1,203,075,008	1,316,308,953	14,116,860,108
	California Total	1,874,893,174	1,879,336,880	2,217,051,145	2,068,232,709	2,335,746,339	2,974,135,444	3,040,554,003	4,363,773,692	2,193,731,073	2,549,054,896	2,698,762,483	5,425,542,035	4,114,100,637	2,735,183,178	3,479,796,785	3,486,230,635	3,712,674,262	3,865,686,846	4,100,118,782	59,114,604,996
	Countrywide Total	23,464,127,000	18,568,596,000	22,597,218,000	23,661,031,000	26,055,723,000	32,317,281,000	30,974,360,000	31,541,256,000	38,364,231,000	47,948,187,000	33,338,743,000	37,079,212,000	52,910,847,000	46,423,569,000	48,621,679,000	62,686,718,000	51,942,797,000	44,208,041,000	49,121,935,000	721,825,551,000

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

INCURRED LOSSES + LOSS ADJUSTMENT EXPENSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	59.38%	61.87%	79.21%	71.60%	75.15%	88.88%	80.52%	104.81%	32.01%	37.60%	41.72%	77.27%	75.05%	54.31%	57.05%	50.36%	54.78%	52.65%	56.12%	61.51%
21660	Fire Ins Exch	76.86%	65.52%	69.49%	68.01%	75.62%	85.17%	63.27%	77.95%	37.64%	37.70%	43.23%	85.07%	53.64%	18.96%	46.68%	39.61%	53.60%	55.28%	56.88%	57.90%
19232	Allstate Ins Co	50.06%	58.62%	57.45%	50.60%	48.37%	71.98%	65.46%	91.38%	31.01%	41.20%	39.02%	78.88%	66.58%	45.64%	55.27%	55.65%	50.62%	45.82%	50.31%	55.43%
15539	CSAA Ins Exch	62.50%	62.71%	79.69%	72.79%	61.15%	75.61%	77.80%	44.79%	37.86%	45.39%	41.29%	52.65%	50.48%	51.43%	47.22%	50.61%	46.81%	48.94%	52.56%	52.33%
15598	Interins Exch Of The Automobile Club	67.29%	72.03%	62.66%	60.64%	78.33%	82.26%	89.74%	113.18%	49.93%	68.97%	65.28%	114.17%	80.10%	45.74%	61.21%	59.42%	68.93%	72.43%	75.95%	72.30%
11908	Mercury Cas Co	51.98%	50.73%	68.84%	53.81%	62.73%	81.35%	74.71%	69.56%	38.57%	52.74%	36.52%	58.62%	63.92%	50.90%	61.08%	61.87%	70.74%	67.57%	73.08%	60.79%
25941	United Serv Automobile Assn	61.53%	50.77%	61.12%	58.09%	60.25%	59.12%	68.42%	95.56%	51.88%	31.82%	37.87%	121.78%	58.41%	16.90%	46.04%	44.60%	52.12%	44.48%	53.15%	55.23%
19100	Amco Ins Co	54.79%	56.24%	54.98%	55.04%	60.62%	73.92%	88.90%	103.99%	45.64%	46.79%	48.10%	71.08%	64.10%	42.13%	57.32%	59.75%	54.57%	57.29%	59.45%	59.85%
25968	USAA Cas Ins Co	57.85%	56.70%	61.83%	66.70%	55.24%	68.31%	64.37%	77.52%	42.93%	38.65%	35.17%	96.35%	55.62%	27.20%	41.38%	46.21%	44.57%	45.02%	51.57%	51.57%
23035	Liberty Mut Fire Ins Co	54.58%	58.13%	62.02%	58.04%	62.77%	87.81%	84.99%	112.74%	40.86%	33.66%	36.22%	122.11%	55.11%	13.40%	42.49%	28.92%	41.29%	46.93%	49.98%	50.88%
21873	Firemans Fund Ins Co	53.74%	36.43%	52.41%	43.51%	44.21%	55.69%	45.38%	53.58%	32.66%	46.44%	28.62%	72.70%	48.99%	36.57%	60.91%	43.51%	54.79%	53.53%	46.45%	48.12%
26905	Century Natl Ins Co	71.51%	67.75%	67.28%	54.55%	48.11%	61.34%	82.04%	131.71%	59.09%	52.85%	43.55%	40.73%	54.51%	27.61%	34.56%	38.56%	51.47%	52.95%	50.16%	58.10%
37850	Pacific Specialty Ins Co	47.12%	41.85%	24.30%	42.26%	73.20%	41.07%	51.36%	70.92%	49.86%	27.82%	29.11%	53.61%	47.59%	45.10%	42.04%	40.35%	48.28%	46.23%	45.33%	45.66%
36161	Travelers Prop Cas Ins Co	60.96%	55.53%	82.82%	43.34%	53.06%	71.76%	73.41%	111.36%	40.81%	41.69%	37.62%	94.73%	67.84%	44.86%	27.07%	47.75%	40.83%	61.09%	-334.75%	55.65%
24740	Safeco Ins Co Of Amer	51.63%	50.37%	58.93%	62.26%	63.74%	63.50%	53.57%	38.69%	24.23%	26.31%	26.82%	57.41%	39.84%	31.06%	41.21%	34.35%	45.43%	41.94%	55.50%	46.57%
34525	First Amer Specilaty Ins Co	32.16%	34.27%	41.03%	36.10%	47.76%	72.62%	67.26%	129.22%	58.65%	51.60%	48.28%	70.13%	60.63%	42.35%	45.86%	53.68%	50.32%	54.66%	56.11%	61.44%
42579	Allied Prop & Cas Ins Co	53.55%	58.93%	60.39%	64.88%	58.52%	72.89%	96.06%	83.11%	54.40%	34.72%	39.26%	88.16%	69.04%	37.76%	50.09%	55.57%	56.97%	66.59%	61.45%	59.63%
39012	Safeco Ins Co Of IL	27.32%	31.41%	42.21%	52.75%	58.33%	72.92%	77.09%	60.96%	47.94%	43.33%	47.43%	62.96%	46.06%	53.26%	59.00%	54.40%	60.58%	50.49%	61.74%	55.83%
20281	Federal Ins Co	34.66%	52.66%	27.21%	34.71%	39.53%	49.56%	63.39%	92.26%	36.83%	35.59%	22.77%	130.25%	57.51%	20.55%	54.28%	48.54%	40.30%	43.08%	53.98%	50.30%
30104	Hartford Underwriters Ins Co	68.39%	49.14%	68.45%	59.32%	59.62%	70.32%	75.93%	85.70%	40.19%	50.53%	49.83%	91.32%	60.53%	48.01%	47.99%	53.54%	48.33%	75.26%	73.42%	61.00%
	Sub Total	60.55%	59.59%	67.49%	62.80%	65.37%	78.70%	72.09%	89.06%	37.59%	41.18%	41.47%	80.55%	63.53%	41.67%	52.52%	49.75%	53.60%	53.46%	57.11%	57.89%
	Remainder of California	65.08%	60.87%	61.34%	46.35%	55.33%	67.45%	71.19%	83.71%	48.06%	46.53%	44.21%	91.32%	67.60%	46.34%	52.24%	54.45%	52.59%	57.65%	58.23%	58.77%
	California Total	62.64%	60.07%	66.01%	59.49%	63.52%	76.64%	71.93%	88.15%	39.33%	42.03%	41.93%	82.59%	64.42%	42.80%	52.44%	51.02%	53.32%	54.69%	57.46%	58.10%
	Countrywide Total	88.11%	66.06%	75.45%	74.55%	76.90%	89.32%	77.22%	68.90%	75.51%	86.04%	56.63%	59.00%	81.20%	69.69%	69.55%	86.01%	68.02%	54.65%	57.86%	70.95%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

MARKET SHARE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	2.88%	18.66%	21.36%	23.37%	22.19%	22.75%	23.31%	22.03%	22.33%	22.24%	21.78%	20.30%	20.35%	21.82%	22.08%	21.97%	22.16%	21.06%	20.52%	21.10%
21660	Fire Ins Exch	13.45%	16.73%	17.65%	17.40%	16.97%	17.38%	17.11%	15.81%	14.86%	14.75%	14.33%	11.70%	10.46%	9.12%	7.91%	7.07%	6.45%	6.81%	7.42%	11.91%
19232	Allstate Ins Co	14.71%	13.47%	14.67%	14.55%	15.19%	14.19%	13.57%	13.47%	13.25%	13.40%	12.78%	12.62%	10.78%	8.89%	8.73%	8.74%	8.52%	8.00%	7.52%	11.37%
15539	CSAA Ins Exch	4.09%	4.11%	4.16%	4.65%	5.05%	5.20%	5.00%	5.49%	5.68%	5.99%	6.29%	6.73%	6.59%	6.42%	6.47%	6.57%	6.60%	6.41%	6.52%	5.92%
15598	Interins Exch Of The Automobile Club	1.87%	2.18%	2.53%	2.95%	3.16%	3.38%	3.50%	3.84%	3.89%	3.89%	4.04%	4.35%	4.71%	4.87%	5.03%	5.09%	5.17%	5.36%	5.49%	4.23%
11908	Mercury Cas Co	0.17%	0.27%	0.31%	0.55%	1.10%	1.58%	2.06%	2.38%	2.56%	2.78%	2.98%	3.17%	3.09%	3.01%	3.10%	3.23%	3.45%	3.58%	3.67%	2.58%
25941	United Serv Automobile Assn	2.99%	2.91%	2.79%	2.75%	2.77%	2.75%	2.55%	2.43%	2.57%	2.57%	2.53%	2.42%	2.52%	2.63%	2.64%	2.64%	2.29%	2.30%	2.25%	2.55%
19100	Amco Ins Co	0.77%	0.85%	0.92%	1.40%	1.62%	1.82%	1.90%	2.04%	2.03%	2.10%	2.22%	2.25%	2.36%	2.38%	2.40%	2.29%	2.25%	2.31%	2.35%	2.04%
25968	USAA Cas Ins Co	1.10%	1.18%	1.26%	1.39%	1.52%	1.62%	1.64%	1.72%	1.92%	1.98%	1.94%	1.80%	1.92%	2.04%	2.08%	2.10%	1.90%	1.97%	1.92%	1.81%
23035	Liberty Mut Fire Ins Co	0.82%	0.86%	0.84%	0.80%	0.83%	0.84%	0.91%	1.07%	1.82%	1.91%	1.95%	2.09%	2.18%	2.23%	2.15%	2.22%	2.31%	2.13%	-0.04%	1.59%
21873	Firemans Fund Ins Co	2.37%	2.32%	2.25%	2.10%	1.99%	1.97%	1.72%	1.81%	1.76%	1.83%	1.92%	2.06%	2.08%	2.09%	1.90%	1.68%	1.56%	1.50%	1.51%	1.87%
26905	Century Natl Ins Co	2.53%	2.61%	2.34%	2.06%	1.82%	1.48%	1.41%	1.62%	1.64%	1.43%	1.25%	1.15%	1.06%	0.95%	0.80%	0.71%	0.70%	0.68%	0.65%	1.26%
37850	Pacific Specialty Ins Co	0.85%	0.60%	0.46%	0.64%	0.64%	0.63%	1.32%	1.83%	1.61%	1.32%	1.09%	1.08%	1.21%	1.27%	1.39%	1.47%	1.52%	1.62%	1.76%	1.26%
36161	Travelers Prop Cas Ins Co	0.82%	0.75%	0.82%	0.82%	0.75%	0.69%	0.65%	0.87%	1.14%	1.28%	1.39%	1.48%	1.36%	1.22%	1.10%	0.98%	0.82%	0.10%	0.00%	0.91%
24740	Safeco Ins Co Of Amer	2.98%	2.91%	2.84%	2.95%	2.90%	1.52%	1.48%	1.41%	1.36%	1.26%	1.20%	1.05%	1.10%	1.13%	1.10%	1.08%	1.04%	1.02%	0.98%	1.46%
34525	First Amer Specilaty Ins Co	0.22%	0.14%	0.13%	0.17%	0.17%	0.22%	1.14%	1.58%	1.33%	1.12%	1.07%	0.97%	0.85%	0.74%	0.66%	0.62%	0.60%	0.58%	0.58%	0.74%
42579	Allied Prop & Cas Ins Co	0.54%	0.57%	0.53%	0.63%	0.85%	0.76%	0.76%	0.92%	0.98%	1.03%	1.04%	0.99%	1.00%	1.01%	0.93%	0.89%	0.89%	0.92%	0.93%	0.89%
39012	Safeco Ins Co Of IL	0.22%	0.22%	0.25%	0.29%	0.57%	1.37%	1.29%	1.19%	1.13%	1.03%	0.98%	0.88%	0.93%	0.96%	0.94%	0.94%	0.87%	0.82%	0.77%	0.87%
20281	Federal Ins Co	1.01%	0.97%	0.90%	0.91%	0.82%	0.83%	0.82%	0.81%	0.91%	0.98%	1.08%	1.19%	1.11%	1.15%	1.23%	1.34%	1.47%	1.60%	1.67%	1.15%
30104	Hartford Underwriters Ins Co	0.66%	0.71%	0.69%	0.72%	0.73%	0.73%	0.72%	0.75%	0.77%	0.81%	0.87%	0.95%	0.97%	0.96%	0.91%	0.87%	0.81%	0.74%	0.72%	0.81%
	Sub Total	55.08%	73.01%	77.68%	81.11%	81.65%	81.70%	82.86%	83.08%	83.54%	83.69%	82.74%	79.21%	76.64%	74.90%	73.56%	72.49%	71.35%	69.52%	67.19%	76.33%
	Remainder of California	44.92%	26.99%	22.32%	18.89%	18.35%	18.30%	17.14%	16.92%	16.46%	16.31%	17.26%	20.79%	23.36%	25.10%	26.44%	27.51%	28.65%	30.48%	32.81%	23.67%
	California Total Written Premium:	3,090,172,058	3,219,673,063	3,445,849,365	3,560,100,595	3,741,502,067	4,005,835,540	4,584,483,581	5,313,514,691	5,862,693,353	6,305,176,422	6,591,912,516	6,453,088,200	6,355,980,869	6,513,367,297	6,757,149,900	6,896,796,197	7,018,043,553	7,063,987,118	7,239,218,050	104,018,544,435

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

INCURRED LOSSES

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	41,911,927	143,322,749	396,372,952	404,372,544	475,854,422	625,599,829	616,790,417	985,757,775	263,277,307	404,319,072	462,692,533	929,004,207	796,928,186	586,453,350	678,401,910	609,727,319	686,300,601	655,626,428	655,124,921	10,417,838,449
21660	Fire Ins Exch	258,315,448	267,737,234	340,230,123	375,036,297	417,735,155	500,871,676	372,429,338	511,299,587	233,400,214	253,360,265	306,352,475	613,256,576	295,663,678	77,850,714	193,338,879	146,913,437	195,168,669	204,660,701	231,448,623	5,795,069,089
19232	Allstate Ins Co	176,020,852	190,571,160	226,766,873	214,684,894	218,994,261	338,584,245	318,130,493	520,556,566	182,593,348	276,453,299	240,475,217	527,257,534	418,259,510	210,467,370	269,120,337	263,473,519	245,755,325	211,040,389	232,110,900	5,281,316,092
15539	CSAA Ins Exch	55,382,350	56,830,689	79,881,832	88,561,982	94,389,874	121,512,195	134,423,104	84,221,312	94,033,917	126,703,425	132,078,322	187,997,112	177,902,341	181,160,305	172,897,653	184,799,910	166,031,107	174,344,239	196,296,419	2,509,448,088
15598	Interins Exch Of The Automobile Club	29,503,781	39,154,209	43,111,394	51,340,754	75,882,344	89,633,448	118,317,855	190,583,752	93,596,637	144,568,743	149,743,040	289,237,075	208,369,990	124,967,106	180,257,233	184,191,775	212,039,148	233,222,956	259,541,857	2,717,263,097
11908	Mercury Cas Co	2,072,505	2,863,273	5,598,715	6,275,863	14,629,801	36,182,030	50,339,823	66,175,782	43,462,053	69,565,147	54,857,413	103,673,258	108,156,640	82,267,134	98,102,328	108,268,820	136,050,035	135,866,175	151,915,883	1,276,322,678
25941	United Serv Automobile Assn	42,794,943	32,711,606	41,180,376	41,186,830	45,671,994	48,043,040	61,288,155	98,327,230	62,118,775	42,633,339	52,586,750	168,889,854	77,877,448	22,457,223	69,521,481	72,796,336	79,582,840	64,542,239	79,420,040	1,203,630,499
19100	Amco Ins Co	10,360,370	12,000,860	14,062,910	18,075,514	26,744,996	38,974,857	53,703,292	76,927,052	38,313,346	39,398,610	52,311,367	87,889,617	81,579,009	54,855,030	77,436,983	82,250,447	73,769,072	79,329,384	87,151,399	1,005,134,115
25968	USAA Cas Ins Co	14,153,200	15,070,510	18,071,506	22,765,188	22,520,276	31,855,652	35,868,527	50,015,685	36,571,931	38,489,708	36,778,924	100,702,096	56,003,755	29,868,164	48,983,358	57,651,880	54,761,375	55,756,378	67,263,510	793,151,623
23035	Liberty Mut Fire Ins Co	11,704,459	12,840,608	14,528,841	13,897,130	16,286,101	24,633,896	27,247,373	47,522,051	28,419,693	32,971,504	36,287,061	137,654,335	64,635,204	13,764,216	52,779,336	36,912,134	55,101,138	64,451,228	28,704,219	720,340,527
21873	Firemans Fund Ins Co	30,041,327	26,355,282	30,679,932	26,058,638	26,414,913	34,568,461	38,546,946	40,784,509	28,897,738	48,106,516	31,322,318	91,694,141	58,121,246	44,863,988	73,614,082	46,747,171	52,736,332	46,074,533	38,565,644	814,193,717
26905	Century Natl Ins Co	39,299,561	44,132,584	43,219,026	32,239,778	26,200,599	30,638,333	39,623,793	78,027,515	46,435,843	40,585,680	28,314,482	31,367,986	30,046,415	13,924,411	14,202,583	15,315,676	20,123,892	20,474,357	19,019,942	613,192,456
37850	Pacific Specialty Ins Co	5,258,289	8,932,330	3,680,967	6,725,957	13,213,132	8,078,770	16,779,902	50,980,163	41,612,857	19,113,724	16,412,116	29,875,739	30,741,193	27,963,248	30,868,994	29,996,444	35,756,382	43,232,650	45,104,825	464,327,682
36161	Travelers Prop Cas Ins Co	11,946,863	11,215,410	18,721,511	10,340,202	13,805,121	17,443,826	18,408,987	37,252,609	18,905,387	26,328,371	25,500,051	77,856,299	50,839,519	30,527,541	17,397,637	29,306,877	20,549,646	16,873,437	(4,015,739)	449,203,555
24740	Safeco Ins Co Of Amer	41,303,659	38,881,369	48,026,413	53,879,990	61,743,358	45,943,617	29,444,050	23,002,566	15,407,222	16,534,606	17,530,035	36,157,589	23,036,892	18,528,924	25,227,575	21,143,554	28,172,988	25,205,693	32,184,236	601,354,336
34525	First Amer Specilaty Ins Co	1,140,339	1,672,755	1,652,270	1,691,719	2,428,697	4,378,335	16,975,425	83,508,859	44,046,389	33,151,309	29,796,898	42,523,256	31,844,330	17,843,270	18,657,765	21,071,734	19,693,790	20,338,502	21,439,007	413,854,649
42579	Allied Prop & Cas Ins Co	6,011,984	8,942,446	9,627,462	10,841,695	13,651,288	20,451,413	26,323,270	32,191,155	27,112,766	19,390,457	23,916,433	50,158,374	38,596,496	20,211,436	27,449,067	29,795,484	30,462,522	37,003,557	35,867,233	468,004,538
39012	Safeco Ins Co Of IL	1,594,842	1,973,448	2,761,788	4,049,210	6,387,404	26,265,820	38,182,962	30,843,134	25,120,107	22,597,735	26,293,658	34,423,616	22,354,808	27,801,263	30,641,438	29,050,592	32,079,445	25,452,277	27,935,966	415,809,513
20281	Federal Ins Co	6,292,319	12,290,419	7,690,331	9,843,313	9,780,054	13,615,082	17,731,370	31,270,001	15,524,991	17,670,225	13,989,228	85,919,128	35,915,780	16,305,249	35,352,397	38,744,277	34,837,655	34,957,855	54,465,530	492,195,204
30104	Hartford Underwriters Ins Co	11,541,022	9,315,678	14,051,175	12,576,316	13,339,534	16,782,235	20,486,676	25,720,246	14,614,882	21,335,732	25,348,862	48,033,315	33,719,025	26,053,783	26,162,706	28,254,516	24,473,496	33,275,966	30,913,552	435,998,717
	Sub Total	796,650,040	936,814,619	1,359,916,397	1,404,443,814	1,595,673,324	2,074,056,760	2,051,041,758	3,064,967,549	1,353,465,403	1,693,277,467	1,762,587,183	3,673,571,107	2,640,591,465	1,628,133,725	2,140,413,742	2,036,411,902	2,203,445,458	2,181,728,944	2,290,457,967	36,887,648,624
	% of California Total	51.86%	62.73%	77.32%	84.40%	83.59%	83.68%	82.64%	83.88%	78.62%	82.08%	82.09%	78.56%	76.47%	73.68%	74.43%	70.46%	71.62%	68.22%	67.53%	75.78%
	Remainder of California	739,554,374	556,514,712	398,859,495	259,554,263	313,366,709	404,612,848	430,805,146	589,063,411	368,161,708	369,795,062	384,679,414	1,002,343,618	812,306,563	581,605,176	735,397,667	853,818,512	872,974,379	1,016,331,908	1,101,274,782	11,791,019,747
	CA Total Incurred Losses	1,536,204,414	1,493,329,331	1,758,775,892	1,663,998,077	1,909,040,033	2,478,669,608	2,481,846,904	3,654,030,960	1,721,627,111	2,063,072,529	2,147,266,597	4,675,914,725	3,452,898,028	2,209,738,901	2,875,811,409	2,890,230,414	3,076,419,837	3,198,060,852	3,391,732,749	48,678,668,371
	CW Total Incurred Losses	20,276,732,000	15,492,595,000	19,086,805,000	20,203,202,000	22,468,738,000	27,897,093,000	26,382,750,000	27,048,388,000	33,422,143,000	41,854,383,000	28,392,631,000	31,892,057,000	46,203,446,000	39,496,634,000	42,230,072,000	55,184,869,000	44,780,996,000	37,435,526,000	42,049,648,000	621,798,708,000
	Ratio of CA I.L. / CW I.L.	7.58%	9.64%	9.21%	8.24%	8.50%	8.89%	9.41%	13.51%	5.15%	4.93%	7.56%	14.66%	7.47%	5.59%	6.81%	5.24%	6.87%	8.54%	8.07%	7.83%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

INCURRED LOSSES to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	49.67%	49.40%	58.52%	51.49%	56.10%	70.25%	63.11%	87.86%	21.10%	29.74%	32.74%	66.21%	62.55%	43.18%	46.66%	40.52%	44.71%	42.67%	44.37%	49.05%
21660	Fire Ins Exch	66.68%	55.11%	59.31%	61.46%	67.05%	75.32%	50.75%	62.64%	27.31%	28.05%	32.54%	72.26%	41.66%	12.34%	34.12%	28.66%	41.45%	44.15%	45.68%	47.10%
19232	Allstate Ins Co	39.20%	45.76%	45.68%	41.96%	39.51%	60.56%	54.37%	77.55%	24.67%	33.59%	28.47%	63.45%	54.13%	34.60%	46.04%	44.52%	40.53%	36.29%	41.77%	44.82%
15539	CSAA Ins Exch	44.61%	44.10%	58.28%	57.60%	53.26%	61.33%	61.64%	32.58%	30.34%	35.69%	33.25%	43.98%	41.43%	43.84%	40.46%	41.47%	36.18%	38.14%	42.38%	41.96%
15598	Interins Exch Of The Automobile Club	55.39%	61.42%	55.10%	53.25%	67.55%	70.85%	81.61%	104.58%	43.21%	60.81%	58.49%	105.65%	71.96%	40.48%	54.93%	53.30%	59.40%	62.89%	66.92%	64.24%
11908	Mercury Cas Co	41.06%	39.93%	58.79%	42.62%	48.41%	68.42%	63.34%	59.12%	31.55%	42.98%	29.53%	51.55%	53.73%	42.57%	48.47%	50.11%	58.58%	54.64%	58.19%	50.00%
25941	United Serv Automobile Assn	47.27%	35.04%	43.49%	42.60%	45.26%	45.22%	53.76%	80.55%	44.24%	27.29%	31.69%	105.48%	49.15%	13.58%	39.71%	40.11%	46.67%	39.93%	48.47%	45.98%
19100	Amco Ins Co	46.83%	47.57%	47.34%	44.82%	49.92%	57.58%	67.66%	79.16%	33.71%	31.49%	37.76%	59.39%	55.77%	35.88%	48.70%	51.68%	46.47%	49.46%	52.38%	49.19%
25968	USAA Cas Ins Co	45.28%	41.73%	44.59%	49.34%	42.42%	52.83%	51.18%	60.78%	35.86%	32.43%	28.68%	83.43%	46.92%	23.60%	35.86%	40.23%	39.60%	40.94%	47.55%	43.31%
23035	Liberty Mut Fire Ins Co	48.75%	48.46%	51.53%	48.81%	54.79%	76.46%	73.76%	96.53%	36.06%	28.53%	29.12%	104.31%	47.21%	9.71%	36.04%	24.84%	34.92%	39.59%	41.79%	43.15%
21873	Firemans Fund Ins Co	43.77%	35.68%	40.24%	33.83%	35.60%	45.01%	49.20%	46.90%	29.05%	44.11%	25.80%	70.81%	43.81%	33.61%	55.47%	38.26%	47.01%	42.67%	35.73%	42.39%
26905	Century Natl Ins Co	57.20%	54.45%	52.87%	41.99%	36.96%	47.27%	64.27%	105.65%	50.49%	43.18%	32.72%	39.68%	42.09%	21.54%	24.10%	30.22%	40.68%	42.19%	40.09%	46.38%
37850	Pacific Specialty Ins Co	40.82%	35.78%	20.36%	33.24%	54.89%	32.76%	41.54%	60.66%	43.78%	21.58%	21.20%	43.59%	41.42%	35.10%	34.78%	30.45%	34.38%	39.18%	37.01%	36.96%
36161	Travelers Prop Cas Ins Co	52.08%	45.65%	72.80%	35.79%	47.59%	62.89%	64.96%	100.33%	33.52%	35.64%	29.87%	81.38%	56.45%	36.39%	22.77%	41.30%	32.63%	49.07%	-354.42%	47.02%
24740	Safeco Ins Co Of Amer	44.22%	42.39%	50.10%	53.98%	54.61%	57.40%	45.59%	32.31%	19.93%	20.77%	21.91%	48.37%	33.45%	26.00%	34.10%	28.33%	38.30%	34.82%	44.98%	39.37%
34525	First Amer Specilaty Ins Co	30.27%	29.94%	35.74%	30.75%	39.36%	60.85%	58.77%	120.92%	53.24%	45.62%	41.95%	63.50%	54.91%	35.01%	40.51%	48.49%	46.61%	48.93%	51.36%	55.31%
42579	Allied Prop & Cas Ins Co	42.21%	50.62%	53.52%	55.21%	49.97%	64.75%	82.62%	77.17%	51.05%	31.62%	35.76%	74.69%	61.30%	31.11%	42.38%	48.14%	49.03%	57.72%	54.51%	52.17%
39012	Safeco Ins Co Of IL	23.20%	28.56%	35.21%	43.82%	51.70%	65.30%	67.26%	50.55%	38.69%	34.44%	40.26%	55.90%	38.54%	45.75%	48.38%	44.98%	50.97%	42.57%	48.98%	46.98%
20281	Federal Ins Co	20.53%	39.74%	24.70%	31.05%	30.95%	42.68%	50.57%	77.72%	32.20%	30.50%	21.18%	114.83%	49.60%	22.16%	44.92%	43.94%	35.94%	32.35%	46.62%	42.99%
30104	Hartford Underwriters Ins Co	62.39%	43.11%	60.29%	51.06%	49.94%	59.18%	65.40%	71.12%	34.41%	44.44%	47.02%	80.52%	54.83%	42.11%	42.38%	46.61%	41.36%	61.14%	59.65%	52.80%
	Sub Total	49.42%	47.99%	53.37%	50.57%	53.22%	65.39%	58.66%	74.50%	29.09%	33.16%	32.83%	69.01%	52.94%	33.61%	43.46%	40.85%	43.97%	43.80%	46.99%	47.45%
	Remainder of California	53.55%	47.31%	49.18%	37.10%	46.13%	57.10%	58.99%	70.46%	39.81%	38.58%	36.04%	80.49%	58.09%	37.60%	43.01%	46.21%	44.74%	48.70%	48.72%	49.09%
	California Total	51.33%	47.73%	52.36%	47.86%	51.91%	63.88%	58.72%	73.82%	30.86%	34.02%	33.36%	71.18%	54.07%	34.58%	43.34%	42.30%	44.18%	45.25%	47.54%	47.84%
	Countrywide Total	76.14%	55.11%	63.73%	63.66%	66.31%	77.10%	65.78%	59.08%	65.79%	75.10%	48.23%	50.75%	70.90%	59.29%	60.40%	75.71%	58.64%	46.28%	49.53%	61.12%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	2,257,708	3,664,640	27,611,129	35,232,111	37,969,488	33,717,657	44,555,858	47,248,277	40,595,203	19,616,893	30,658,794	33,609,436	43,277,675	45,134,895	38,553,662	38,256,514	30,262,771	22,633,270	35,491,265	610,347,246
21660	Fire Ins Exch	18,821,611	29,727,403	35,857,446	30,816,390	34,499,688	41,031,614	57,733,734	58,877,276	37,421,741	21,703,970	24,664,673	7,159,533	19,268,558	18,659,981	21,572,192	14,932,678	3,791,528	3,366,030	6,498,297	486,404,343
19232	Allstate Ins Co	22,581,936	19,677,302	9,879,681	11,081,827	15,933,726	17,736,080	19,124,558	23,906,564	14,200,839	21,226,550	18,858,598	22,446,799	19,748,485	33,347,169	14,836,940	22,848,806	16,623,112	18,349,973	12,079,145	354,488,090
15539	CSAA Ins Exch	6,622,504	6,702,121	6,060,529	3,817,356	2,939,665	7,568,889	16,498,757	11,312,694	4,291,616	9,580,564	8,378,204	10,165,596	6,367,365	6,474,047	5,837,866	10,380,909	9,545,933	8,106,881	5,650,885	146,302,381
15598	Interins Exch Of The Automobile Club	1,257,863	2,219,685	2,203,935	4,010,785	7,449,069	8,685,149	5,901,773	6,391,628	5,826,258	10,310,375	7,881,037	13,274,425	14,174,835	8,860,092	10,743,537	8,057,285	9,591,556	9,584,599	7,583,734	144,007,620
11908	Mercury Cas Co	336,375	521,623	378,521	576,797	2,178,092	3,793,108	5,133,670	7,600,479	6,273,057	9,859,842	8,816,472	7,356,413	13,314,308	10,377,343	19,395,419	13,341,821	9,692,258	10,794,799	16,470,855	146,211,252
25941	United Serv Automobile Assn	3,865,366	2,456,351	3,227,502	3,038,509	2,856,629	2,266,765	3,554,754	2,207,695	2,461,563	1,635,277	1,467,285	1,772,394	3,430,568	3,124,599	3,219,712	2,321,238	2,672,345	1,841,105	1,453,437	48,873,094
19100	Amco Ins Co	1,083,232	1,051,538	1,048,813	1,700,044	2,416,383	3,287,995	6,815,520	9,030,962	2,735,823	4,466,353	4,561,544	6,586,807	5,057,750	4,585,520	6,298,308	5,081,868	4,214,445	2,994,372	2,088,959	75,106,236
25968	USAA Cas Ins Co	925,777	170,923	1,643,665	1,052,755	906,586	1,448,276	1,822,947	2,627,820	1,121,099	1,809,237	2,724,044	2,856,372	1,853,043	2,226,077	3,108,631	4,396,937	2,765,110	1,533,957	1,259,642	36,252,898
23035	Liberty Mut Fire Ins Co	1,398,902	889,034	1,082,876	1,002,971	586,284	1,018,844	755,543	1,402,274	2,291,248	1,729,239	3,729,229	1,627,149	3,690,491	3,306,885	3,451,175	981,302	2,489,157	1,861,442	1,047,332	34,341,377
21873	Firemans Fund Ins Co	4,718,849	(1,035,588)	5,235,262	4,405,948	2,493,015	5,308,486	(2,240,126)	3,196,888	2,493,596	1,112,251	1,186,497	(66,563)	4,552,643	2,348,442	2,823,313	2,661,637	3,157,257	2,714,052	4,725,235	49,791,094
26905	Century Natl Ins Co	6,652,819	7,056,654	4,041,021	3,998,443	3,440,069	4,674,603	6,299,855	8,373,558	2,099,400	2,452,107	2,497,402	(4,338,020)	4,026,425	565,149	2,991,427	1,673,169	2,166,636	1,545,880	1,616,368	61,832,965
37850	Pacific Specialty Ins Co	424,198	1,109,240	323,983	984,304	3,360,647	1,808,380	2,666,429	6,988,020	5,031,833	3,506,056	4,669,448	5,193,036	3,216,415	6,378,933	4,332,541	7,582,105	10,837,199	5,653,943	8,196,124	82,262,834
36161	Travelers Prop Cas Ins Co	781,147	1,526,659	1,048,688	1,343,301	593,024	1,085,787	731,639	1,212,521	926,428	1,028,279	1,867,032	2,950,981	4,076,805	2,224,167	1,449,555	1,404,427	1,586,947	1,626,538	990,595	28,454,520
24740	Safeco Ins Co Of Amer	3,635,888	3,662,787	4,145,409	3,630,226	5,304,060	1,682,160	2,405,163	1,736,312	532,145	1,170,603	1,170,307	1,598,840	1,469,592	1,192,232	1,399,060	1,847,538	1,141,236	1,655,324	3,824,488	43,203,370
34525	First Amer Specilaty Ins Co	71,252	167,883	132,585	186,219	280,420	513,084	1,652,190	3,437,035	2,467,794	4,347,547	3,257,969	2,881,848	1,914,691	2,357,694	1,712,450	1,388,850	865,809	1,688,064	1,334,796	30,658,180
42579	Allied Prop & Cas Ins Co	1,222,094	675,943	402,236	758,332	743,998	2,571,437	4,282,973	2,479,122	1,673,394	1,769,843	1,878,302	2,114,478	1,449,439	2,109,547	2,092,050	1,633,711	1,348,648	1,404,583	1,063,756	31,673,886
39012	Safeco Ins Co Of IL	202,637	60,862	259,784	467,604	510,333	1,387,701	2,482,517	2,865,554	1,536,158	1,936,386	1,149,813	1,233,367	1,711,661	1,444,156	2,140,047	2,826,847	1,602,165	1,703,537	3,612,567	29,133,696
20281	Federal Ins Co	3,633,951	2,191,370	(208,454)	658,801	2,011,502	1,202,742	3,575,811	4,014,545	1,349,631	1,801,531	(20,197)	7,402,085	2,980,422	(3,809,265)	2,683,442	(7,392)	1,679,467	3,896,710	2,913,845	37,950,547
30104	Hartford Underwriters Ins Co	428,529	420,463	587,880	769,429	963,397	1,180,830	1,476,622	2,809,391	1,008,005	(9,242)	(88,405)	1,131,978	346,253	776,595	709,403	1,040,570	716,391	2,219,281	1,985,272	18,472,642
	Sub Total	80,922,638	82,916,893	104,962,491	109,532,152	127,436,075	141,969,587	185,230,187	207,718,615	136,336,831	121,053,661	129,308,048	126,956,954	155,927,424	151,684,258	149,350,730	142,650,820	116,749,970	105,174,340	119,886,597	2,495,768,271
	% of California Total	55.80%	53.88%	73.87%	81.56%	83.19%	82.90%	84.32%	85.21%	81.87%	83.50%	85.06%	79.49%	78.68%	75.94%	72.62%	72.57%	76.63%	69.09%	67.81%	76.37%
	Remainder of California	64,109,577	70,964,303	37,136,911	24,758,866	25,755,367	29,280,457	34,449,913	36,050,932	30,182,113	23,925,034	22,708,223	32,756,012	42,260,450	48,054,815	56,301,040	53,909,388	35,604,231	47,055,679	56,916,888	772,180,199
	California Total	145,032,215	153,881,196	142,099,402	134,291,018	153,191,442	171,250,044	219,680,100	243,769,547	166,518,944	144,978,695	152,016,271	159,712,966	198,187,874	199,739,073	205,651,770	196,560,208	152,354,201	152,230,019	176,803,485	3,267,948,470
	Countrywide Total	1,001,190,000	914,348,000	619,733,000	640,998,000	711,823,000	1,066,059,000	1,223,000,000	1,030,495,000	990,221,000	882,400,000	727,846,000	923,093,000	1,167,558,000	1,109,309,000	1,249,072,000	1,274,113,000	1,261,152,000	1,219,450,000	1,240,809,000	19,252,669,000
	Ratio of CA D.C.C.E. / CW D.C.C.E.	14.49%	16.83%	22.93%	20.95%	21.52%	16.06%	17.96%	23.66%	16.82%	16.43%	20.89%	17.30%	16.97%	18.01%	16.46%	15.43%	12.08%	12.48%	14.25%	16.97%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

DEFENSE & COST CONTAINMENT EXPENSE (DCCE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	2.68%	1.26%	4.08%	4.49%	4.48%	3.79%	4.56%	4.21%	3.25%	1.44%	2.17%	2.40%	3.40%	3.32%	2.65%	2.54%	1.97%	1.47%	2.40%	2.87%
21660	Fire Ins Exch	4.86%	6.12%	6.25%	5.05%	5.54%	6.17%	7.87%	7.21%	4.38%	2.40%	2.62%	0.84%	2.71%	2.96%	3.81%	2.91%	0.81%	0.73%	1.28%	3.95%
19232	Allstate Ins Co	5.03%	4.72%	1.99%	2.17%	2.87%	3.17%	3.27%	3.56%	1.92%	2.58%	2.23%	2.70%	2.56%	5.48%	2.54%	3.86%	2.74%	3.16%	2.17%	3.01%
15539	CSAA Ins Exch	5.33%	5.20%	4.42%	2.48%	1.66%	3.82%	7.57%	4.38%	1.38%	2.70%	2.11%	2.38%	1.48%	1.57%	1.37%	2.33%	2.08%	1.77%	1.22%	2.45%
15598	Interins Exch Of The Automobile Club	2.36%	3.48%	2.82%	4.16%	6.63%	6.87%	4.07%	3.51%	2.69%	4.34%	3.08%	4.85%	4.90%	2.87%	3.27%	2.33%	2.69%	2.58%	1.96%	3.40%
11908	Mercury Cas Co	6.66%	7.27%	3.97%	3.92%	7.21%	7.17%	6.46%	6.79%	4.55%	6.09%	4.75%	3.66%	6.61%	5.37%	9.58%	6.18%	4.17%	4.34%	6.31%	5.73%
25941	United Serv Automobile Assn	4.27%	2.63%	3.41%	3.14%	2.83%	2.13%	3.12%	1.81%	1.75%	1.05%	0.88%	1.11%	2.17%	1.89%	1.84%	1.28%	1.57%	1.14%	0.89%	1.87%
19100	Amco Ins Co	4.90%	4.17%	3.53%	4.22%	4.51%	4.86%	8.59%	9.29%	2.41%	3.57%	3.29%	4.45%	3.46%	3.00%	3.96%	3.19%	2.65%	1.87%	1.26%	3.68%
25968	USAA Cas Ins Co	2.96%	0.47%	4.06%	2.28%	1.71%	2.40%	2.60%	3.19%	1.10%	1.52%	2.12%	2.37%	1.55%	1.76%	2.28%	3.07%	2.00%	1.13%	0.89%	1.98%
23035	Liberty Mut Fire Ins Co	5.83%	3.36%	3.84%	3.52%	1.97%	3.16%	2.05%	2.85%	2.91%	1.50%	2.99%	1.23%	2.70%	2.33%	2.36%	0.66%	1.58%	1.14%	1.52%	2.06%
21873	Firemans Fund Ins Co	6.88%	-1.40%	6.87%	5.72%	3.36%	6.91%	-2.86%	3.68%	2.51%	1.02%	0.98%	-0.05%	3.43%	1.76%	2.13%	2.18%	2.81%	2.51%	4.38%	2.59%
26905	Century Natl Ins Co	9.68%	8.71%	4.94%	5.21%	4.85%	7.21%	10.22%	11.34%	2.28%	2.61%	2.89%	-5.49%	5.64%	0.87%	5.08%	3.30%	4.38%	3.19%	3.41%	4.68%
37850	Pacific Specialty Ins Co	3.29%	4.44%	1.79%	4.86%	13.96%	7.33%	6.60%	8.32%	5.29%	3.96%	6.03%	7.58%	4.33%	8.01%	4.88%	7.70%	10.42%	5.12%	6.73%	6.55%
36161	Travelers Prop Cas Ins Co	3.41%	6.21%	4.08%	4.65%	2.04%	3.91%	2.58%	3.27%	1.64%	1.39%	2.19%	3.08%	4.53%	2.65%	1.90%	1.98%	2.52%	4.73%	87.43%	2.98%
24740	Safeco Ins Co Of Amer	3.89%	3.99%	4.32%	3.64%	4.69%	2.10%	3.72%	2.44%	0.69%	1.47%	1.46%	2.14%	2.13%	1.67%	1.89%	2.48%	1.55%	2.29%	5.34%	2.83%
34525	First Amer Specilaty Ins Co	1.89%	3.00%	2.87%	3.39%	4.54%	7.13%	5.72%	4.98%	2.98%	5.98%	4.59%	4.30%	3.30%	4.63%	3.72%	3.20%	2.05%	4.06%	3.20%	4.10%
42579	Allied Prop & Cas Ins Co	8.58%	3.83%	2.24%	3.86%	2.72%	8.14%	13.44%	5.94%	3.15%	2.89%	2.81%	3.15%	2.30%	3.25%	3.23%	2.64%	2.17%	2.19%	1.62%	3.53%
39012	Safeco Ins Co Of IL	2.95%	0.88%	3.31%	5.06%	4.13%	3.45%	4.37%	4.70%	2.37%	2.95%	1.76%	2.00%	2.95%	2.38%	3.38%	4.38%	2.55%	2.85%	6.33%	3.29%
20281	Federal Ins Co	11.86%	7.09%	-0.67%	2.08%	6.36%	3.77%	10.20%	9.98%	2.80%	3.11%	-0.03%	9.89%	4.12%	-5.18%	3.41%	-0.01%	1.73%	3.61%	2.49%	3.31%
30104	Hartford Underwriters Ins Co	2.32%	1.95%	2.52%	3.12%	3.61%	4.16%	4.71%	7.77%	2.37%	-0.02%	-0.16%	1.90%	0.56%	1.26%	1.15%	1.72%	1.21%	4.08%	3.83%	2.24%
	Sub Total	5.02%	4.25%	4.12%	3.94%	4.25%	4.48%	5.30%	5.05%	2.93%	2.37%	2.41%	2.38%	3.13%	3.13%	3.03%	2.86%	2.33%	2.11%	2.46%	3.21%
	Remainder of California	4.64%	6.03%	4.58%	3.54%	3.79%	4.13%	4.72%	4.31%	3.26%	2.50%	2.13%	2.63%	3.02%	3.11%	3.29%	2.92%	1.82%	2.25%	2.52%	3.21%
	California Total	4.85%	4.92%	4.23%	3.86%	4.17%	4.41%	5.20%	4.92%	2.99%	2.39%	2.36%	2.43%	3.10%	3.13%	3.10%	2.88%	2.19%	2.15%	2.48%	3.21%
	Countrywide Total	3.76%	3.25%	2.07%	2.02%	2.10%	2.95%	3.05%	2.25%	1.95%	1.58%	1.24%	1.47%	1.79%	1.67%	1.79%	1.75%	1.65%	1.51%	1.46%	1.89%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

ADJUSTING & OTHER EXPENSE (AOE)

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	5,938,247	32,503,529	112,512,546	122,723,158	123,649,566	132,120,742	125,589,596	142,905,587	95,483,350	87,177,382	96,194,787	121,598,009	115,959,259	106,051,032	112,437,295	109,870,987	124,317,675	130,767,843	138,051,833	2,035,852,423
21660	Fire Ins Exch	20,640,466	20,857,291	22,580,282	9,134,193	18,918,644	24,467,835	34,189,976	66,024,866	50,892,469	65,446,662	76,011,419	101,540,307	65,748,863	23,083,656	49,619,150	41,177,597	53,395,459	48,268,439	50,243,421	842,240,995
19232	Allstate Ins Co	26,194,462	33,878,776	48,548,951	33,099,755	33,183,786	46,113,704	45,741,644	68,949,516	32,666,085	41,429,849	70,278,224	105,830,726	76,395,803	33,771,946	39,087,104	43,060,971	44,569,585	37,030,472	35,374,766	895,206,125
15539	CSAA Ins Exch	15,586,371	17,270,565	23,294,557	19,539,390	11,033,681	20,720,490	18,754,548	20,231,865	19,016,552	24,862,797	23,574,410	26,907,468	32,514,846	24,890,130	23,066,138	30,334,128	39,235,172	41,278,293	41,526,877	473,638,277
15598	Interins Exch Of The Automobile Club	5,080,962	4,548,030	3,705,606	3,114,116	4,657,629	5,751,016	5,885,919	9,283,779	8,740,714	9,075,898	9,504,516	10,039,313	9,393,125	7,391,203	9,845,959	13,098,791	24,421,748	25,807,760	27,461,274	196,807,359
11908	Mercury Cas Co	214,949	253,024	577,971	1,069,977	2,149,971	3,046,003	3,902,986	4,087,987	3,397,004	5,925,013	4,169,195	6,847,110	7,184,575	5,724,476	6,131,513	12,071,627	18,554,134	21,360,593	22,401,612	129,069,719
25941	United Serv Automobile Assn	9,048,755	12,235,217	13,470,320	11,942,891	12,271,155	12,498,471	13,157,836	16,118,495	8,268,534	5,445,809	8,800,238	24,337,419	11,242,773	2,372,627	7,863,884	5,820,694	6,617,560	5,502,471	6,207,431	193,222,583
19100	Amco Ins Co	677,914	1,134,370	1,221,674	2,420,880	3,316,214	7,770,731	10,048,306	15,095,568	10,821,937	14,676,106	9,770,973	10,704,726	7,127,903	4,974,346	7,408,749	7,760,342	8,646,860	9,556,722	9,660,801	142,795,121
25968	USAA Cas Ins Co	3,005,184	5,234,464	5,343,384	6,955,177	5,901,704	7,883,798	7,423,558	11,143,173	6,087,864	5,574,091	5,604,234	12,745,662	8,540,560	2,322,358	4,427,826	4,177,930	4,109,013	4,028,796	4,431,375	114,940,151
23035	Liberty Mut Fire Ins Co	0	1,674,273	1,873,219	1,622,286	1,786,511	2,638,983	3,394,767	6,577,435	1,498,217	4,195,682	5,107,263	21,866,023	7,123,069	1,921,846	5,989,199	5,096,967	7,562,411	10,098,331	4,575,149	94,601,631
21873	Firemans Fund Ins Co	2,121,538	1,592,285	4,040,072	3,050,947	3,897,185	2,897,001	(754,306)	2,612,127	1,101,860	1,418,599	2,246,876	2,508,806	2,322,026	1,604,262	4,399,214	3,746,615	5,571,848	9,010,984	6,842,614	60,230,553
26905	Century Natl Ins Co	3,173,946	3,720,258	7,737,725	5,643,094	4,468,605	4,443,399	4,654,808	10,875,411	5,815,658	6,638,295	6,872,417	5,167,717	4,837,254	3,357,432	3,169,825	2,554,018	3,170,984	3,674,737	3,163,810	93,139,392
37850	Pacific Specialty Ins Co	387,021	407,015	387,997	839,995	1,047,010	240,993	1,300,098	1,632,301	748,274	2,015,548	1,458,071	1,677,737	1,361,641	1,591,479	2,113,917	2,164,573	3,621,358	2,134,852	1,936,439	27,066,320
36161	Travelers Prop Cas Ins Co	1,254,566	901,310	1,527,387	837,677	994,075	1,372,969	1,664,507	2,884,661	3,182,665	3,440,577	4,744,724	9,817,874	6,185,498	4,885,141	1,838,035	3,167,352	3,572,825	2,505,211	(767,721)	54,009,332
24740	Safeco Ins Co Of Amer	3,283,444	3,653,964	4,319,996	4,639,587	5,027,038	3,199,359	2,749,230	2,805,219	2,786,786	3,244,708	2,759,971	5,152,361	2,927,159	2,414,265	3,860,120	2,643,389	4,106,984	3,499,588	3,704,992	66,778,160
34525	First Amer Specilaty Ins Co	0	73,989	112,018	107,982	237,970	334,026	801,020	2,293,996	2,012,018	0	1,234,996	1,561,752	1,406,970	1,386,865	751,894	862,825	702,815	693,392	650,449	15,224,978
42579	Allied Prop & Cas Ins Co	392,143	793,553	833,579	1,140,856	1,591,176	0	0	0	104,548	129,778	463,475	6,931,748	3,424,911	2,209,155	2,904,824	2,967,463	3,591,025	4,286,794	3,505,088	35,270,114
39012	Safeco Ins Co Of IL	80,549	136,453	289,286	357,561	309,966	1,674,510	3,102,373	3,488,763	4,473,105	3,901,622	3,533,384	3,114,950	2,650,714	3,116,494	4,583,551	3,255,024	4,445,383	3,032,586	3,664,593	49,210,869
20281	Federal Ins Co	698,437	1,804,667	990,682	500,699	702,563	993,865	919,315	1,836,825	883,357	1,145,467	1,073,382	4,141,130	2,753,357	2,620,573	4,681,769	4,063,566	2,540,924	7,702,481	5,677,545	45,730,600
30104	Hartford Underwriters Ins Co	680,098	880,520	1,314,821	1,263,908	1,624,607	1,977,454	1,821,064	2,460,934	1,444,656	2,935,385	1,603,834	5,310,976	3,162,812	2,873,353	2,753,354	3,158,649	3,405,735	5,468,212	5,152,917	49,293,290
	Sub Total	98,459,052	143,553,553	254,682,073	230,004,127	236,769,057	280,145,349	284,347,245	391,308,508	259,425,653	288,679,268	335,006,390	487,801,816	372,263,119	238,562,639	296,933,320	301,053,508	366,159,498	375,708,554	373,465,265	5,614,327,994
	% of California Total	50.84%	61.84%	80.55%	85.20%	86.57%	86.41%	83.87%	83.98%	84.89%	84.66%	83.86%	82.69%	80.40%	73.24%	74.54%	75.37%	75.67%	72.90%	70.26%	78.33%
	Remainder of California	95,197,492	88,572,799	61,493,778	39,939,487	36,745,807	44,070,443	54,679,754	74,664,677	46,159,365	52,324,403	64,473,225	102,112,528	90,751,616	87,142,565	101,400,286	98,386,505	117,740,726	139,687,421	158,117,283	1,553,660,162
	California Total	193,656,545	232,126,353	316,175,851	269,943,614	273,514,864	324,215,792	339,026,999	465,973,185	305,585,018	341,003,672	399,479,615	589,914,344	463,014,735	325,705,204	398,333,606	399,440,013	483,900,224	515,395,975	531,582,548	7,167,988,155
	Countrywide Total	2,186,205,000	2,161,653,000	2,890,680,000	2,816,831,000	2,875,162,000	3,354,129,000	3,368,610,000	3,462,373,000	3,951,867,000	5,211,404,000	4,218,266,000	4,264,062,000	5,539,843,000	5,817,626,000	5,142,535,000	6,227,736,000	5,900,649,000	5,553,065,000	5,831,478,000	80,774,174,000
	Ratio of CA A.O.E. / CW A.O.E.	8.86%	10.74%	10.94%	9.58%	9.51%	9.67%	10.06%	13.46%	7.73%	6.54%	9.47%	13.83%	8.36%	5.60%	7.75%	6.41%	8.20%	9.28%	9.12%	8.87%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.

Note 2: AOE is allocated by [California IL * Countrywide AOE] / Countrywide IL

CALIFORNIA SELECTED 20 COMPANIES

Homeowners Data

Data Years: 1996 - 2014

ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Grand Total
25151	State Farm Gen Ins Co	7.04%	11.20%	16.61%	15.63%	14.58%	14.84%	12.85%	12.74%	7.65%	6.41%	6.81%	8.67%	9.10%	7.81%	7.73%	7.30%	8.10%	8.51%	9.35%	9.59%
21660	Fire Ins Exch	5.33%	4.29%	3.94%	1.50%	3.04%	3.68%	4.66%	8.09%	5.95%	7.25%	8.07%	11.96%	9.26%	3.66%	8.76%	8.03%	11.34%	10.41%	9.92%	6.85%
19232	Allstate Ins Co	5.83%	8.13%	9.78%	6.47%	5.99%	8.25%	7.82%	10.27%	4.41%	5.03%	8.32%	12.73%	9.89%	5.55%	6.69%	7.28%	7.35%	6.37%	6.37%	7.60%
15539	CSAA Ins Exch	12.55%	13.40%	16.99%	12.71%	6.23%	10.46%	8.60%	7.83%	6.14%	7.00%	5.93%	6.29%	7.57%	6.02%	5.40%	6.81%	8.55%	9.03%	8.96%	7.92%
15598	Interins Exch Of The Automobile Club	9.54%	7.13%	4.74%	3.23%	4.15%	4.55%	4.06%	5.09%	4.03%	3.82%	3.71%	3.67%	3.24%	2.39%	3.00%	3.79%	6.84%	6.96%	7.08%	4.65%
11908	Mercury Cas Co	4.26%	3.53%	6.07%	7.27%	7.11%	5.76%	4.91%	3.65%	2.47%	3.66%	2.24%	3.40%	3.57%	2.96%	3.03%	5.59%	7.99%	8.59%	8.58%	5.06%
25941	United Serv Automobile Assn	9.99%	13.11%	14.23%	12.35%	12.16%	11.76%	11.54%	13.20%	5.89%	3.49%	5.30%	15.20%	7.10%	1.43%	4.49%	3.21%	3.88%	3.40%	3.79%	7.38%
19100	Amco Ins Co	3.06%	4.50%	4.11%	6.00%	6.19%	11.48%	12.66%	15.53%	9.52%	11.73%	7.05%	7.23%	4.87%	3.25%	4.66%	4.88%	5.45%	5.96%	5.81%	6.99%
25968	USAA Cas Ins Co	9.61%	14.50%	13.18%	15.07%	11.12%	13.08%	10.59%	13.54%	5.97%	4.70%	4.37%	10.56%	7.15%	1.84%	3.24%	2.92%	2.97%	2.96%	3.13%	6.28%
23035	Liberty Mut Fire Ins Co	0.00%	6.32%	6.64%	5.70%	6.01%	8.19%	9.19%	13.36%	1.90%	3.63%	4.10%	16.57%	5.20%	1.36%	4.09%	3.43%	4.79%	6.20%	6.66%	5.67%
21873	Firemans Fund Ins Co	3.09%	2.16%	5.30%	3.96%	5.25%	3.77%	-0.96%	3.00%	1.11%	1.30%	1.85%	1.94%	1.75%	1.20%	3.31%	3.07%	4.97%	8.35%	6.34%	3.14%
26905	Century Natl Ins Co	4.62%	4.59%	9.47%	7.35%	6.30%	6.86%	7.55%	14.72%	6.32%	7.06%	7.94%	6.54%	6.78%	5.19%	5.38%	5.04%	6.41%	7.57%	6.67%	7.04%
37850	Pacific Specialty Ins Co	3.00%	1.63%	2.15%	4.15%	4.35%	0.98%	3.22%	1.94%	0.79%	2.28%	1.88%	2.45%	1.83%	2.00%	2.38%	2.20%	3.48%	1.93%	1.59%	2.15%
36161	Travelers Prop Cas Ins Co	5.47%	3.67%	5.94%	2.90%	3.43%	4.95%	5.87%	7.77%	5.64%	4.66%	5.56%	10.26%	6.87%	5.82%	2.41%	4.46%	5.67%	7.29%	-67.76%	5.65%
24740	Safeco Ins Co Of Amer	3.52%	3.98%	4.51%	4.65%	4.45%	4.00%	4.26%	3.94%	3.61%	4.08%	3.45%	6.89%	4.25%	3.39%	5.22%	3.54%	5.58%	4.83%	5.18%	4.37%
34525	First Amer Specilaty Ins Co	0.00%	1.32%	2.42%	1.96%	3.86%	4.64%	2.77%	3.32%	2.43%	0.00%	1.74%	2.33%	2.43%	2.72%	1.63%	1.99%	1.66%	1.67%	1.56%	2.03%
42579	Allied Prop & Cas Ins Co	2.75%	4.49%	4.63%	5.81%	5.82%	0.00%	0.00%	0.00%	0.20%	0.21%	0.69%	10.32%	5.44%	3.40%	4.48%	4.79%	5.78%	6.69%	5.33%	3.93%
39012	Safeco Ins Co Of IL	1.17%	1.97%	3.69%	3.87%	2.51%	4.16%	5.46%	5.72%	6.89%	5.95%	5.41%	5.06%	4.57%	5.13%	7.24%	5.04%	7.06%	5.07%	6.42%	5.56%
20281	Federal Ins Co	2.28%	5.83%	3.18%	1.58%	2.22%	3.12%	2.62%	4.57%	1.83%	1.98%	1.63%	5.53%	3.80%	3.56%	5.95%	4.61%	2.62%	7.13%	4.86%	3.99%
30104	Hartford Underwriters Ins Co	3.68%	4.08%	5.64%	5.13%	6.08%	6.97%	5.81%	6.81%	3.40%	6.11%	2.97%	8.90%	5.14%	4.64%	4.46%	5.21%	5.76%	10.05%	9.94%	5.97%
	Sub Total	6.11%	7.35%	10.00%	8.28%	7.90%	8.83%	8.13%	9.51%	5.58%	5.65%	6.24%	9.16%	7.46%	4.92%	6.03%	6.04%	7.31%	7.54%	7.66%	7.22%
	Remainder of California	6.89%	7.53%	7.58%	5.71%	5.41%	6.22%	7.49%	8.93%	4.99%	5.46%	6.04%	8.20%	6.49%	5.63%	5.93%	5.32%	6.03%	6.69%	6.99%	6.47%
	California Total	6.47%	7.42%	9.41%	7.76%	7.44%	8.36%	8.02%	9.41%	5.48%	5.62%	6.21%	8.98%	7.25%	5.10%	6.00%	5.85%	6.95%	7.29%	7.45%	7.04%
	Countrywide Total	8.21%	7.69%	9.65%	8.88%	8.49%	9.27%	8.40%	7.56%	7.78%	9.35%	7.17%	6.78%	8.50%	8.73%	7.36%	8.54%	7.73%	6.87%	6.87%	7.94%

Note: The Selection is based on the 20 largest insurance writers from the 2005 P & C Market Share Report.